

705/35

(63)

Access DB# 71506

SEARCH REQUEST FORM

Scientific and Technical Information Center

Requester's Full Name: Chris Buchanan Examiner #: 78260 Date: 7/22/02
 Art Unit: 3627 Phone Number 30 Serial Number: 09/4/3, 971
 Mail Box and Bldg/Room Location: 7B/9 Results Format Preferred (circle): PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.

 Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: _____

Inventors (please provide full names): _____

Earliest Priority Filing Date: 2/9/99

For Sequence Searches Only Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

search NPL & Foreign Pats for keywords:

banking transaction

transaction data

teller input

electronic file

novel idea: teller inputs important transaction data (amount, type, ID, etc.) into an electronic file via a workstation & to complete the transaction in the "back room" the electronic file is matched with paper documents containing further information.

STAFF USE ONLY

	Type of Search	Vendors and cost where applicable
Searcher: <u>Bode</u> <u>Alm</u>	NA Sequence (#) _____	STN _____
Searcher Phone #: <u>308-6150</u>	AA Sequence (#) _____	Dialog <u>\$1,177.50</u>
Searcher Location: <u>EIC 3600</u>	Structure (#) _____	Questel/Orbit _____
Date Searcher Picked Up: <u>07-26-02</u>	Bibliographic _____	Dr.Link _____
Date Completed: <u>07-26-02</u>	Litigation _____	Lexis/Nexis _____
Searcher Prep & Review Time: <u>60 min</u>	Fulltext _____	Sequence Systems _____
Clerical Prep Time: _____	Patent Family _____	WWW/Internet _____
Online Time: <u>180 min</u>	Other _____	Other (specify) _____

BEST AVAILABLE COPY

Set	Items	Description
S1	4432	TELLER OR BANK?() (EMPLOYEE? OR ASSOCIATE? OR STAFF?)
S2	5756073	INPUT? OR IN()PUT OR RECORD? ? OR ENTER? OR TYPE? OR TYPING OR PROCESS?
S3	3265844	DATA? ? OR INFO OR INFORMATION OR ID OR NUMBER OR ACCOUNT?
S4	20789	(DIFFERENT OR ANOTHER OR BACK OR REMOTE? OR OTHER) () (ROOM? OR LOCATION? OR OFFICE? OR BRANCH? OR PLACE)
S5	3143124	ELECTRONIC? OR COMPUTER? OR PC OR TERMINAL? OR NETWORK? OR WORKSTATION? OR SERVER?
S6	397053	CLIENT? OR CUSTOMER? OR PUBLIC OR INDIVIDUAL? OR PEOPLE
S7	28180	TRANSACTION?
S8	20	S1-AND S2 AND S3 AND S4
S9	2332	(BANK? OR FINANCIAL) (2N) S7
S10	34	S9 AND S4
S11	32	S10 NOT S8

?show files

File 347:JAPIO Oct 1976-2002/Mar(Updated 020702)

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File 350:Derwent WPIX 1963-2002/UD,UM &UP=200247

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11/5/1 (Item 1 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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014436414 **Image available**
WPI Acc No: 2002-257117/200230
XRPX Acc No: N02-199080

Back office settlement system for settling finances of transaction so
as to securely categorize cash flow for vendor or purchaser has update
engine that may be connected to vendor's and purchaser's banks

Patent Assignee: TAPX LTD (TAPX-N)
Inventor: BLAIR A P; HUGHES M G R; ORMROD P W; OVEREYNDER W
Number of Countries: 096 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200198957	A2	20011227	WO 2001GB2768	A	20010621	200230 B
AU 200174312	A	20020102	AU 200174312	A	20010621	200230

Priority Applications (No Type Date): GB 200111866 A 20010515; GB 200015218
A 20000621; GB 200022568 A 20000914

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200198957	A2	E	87	G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200174312 A G06F-017/60 Based on patent WO 200198957

Abstract (Basic): WO 200198957 A2

NOVELTY - An input device is responsive to input signals created in response to transaction events that occur throughout a purchasing transaction from order through to invoice. An update engine may be operatively connected to a vendor's bank and a purchaser's bank for updating the current balance of, and future cash positions of both the vendor's and purchaser's bank accounts with payment schedule data corresponding to the transaction events.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for:

- (a) a method of settling the finances of transaction
- (b) a **back office** connect system for completing a financial settlement of a transaction between a purchaser and a vendor
- (c) a method for completing a financial settlement of a transaction between a purchaser and a vendor
- (d) a **back office** payment system
- (e) a method of repaying a loan to a borrower that is tied against future receivable funds
- (f) an apparatus of repaying a loan to a borrower that is tied against future receivable funds
- (g) a method of providing and repaying a secure loan to a borrower that is tied against future receivable funds
- (h) an apparatus for providing and repaying a securitised loan to a borrower that is tied against future receivable funds
- (i) a method of transferring funds between a purchaser and a vendor as a part of a purchasing transaction between them
- (j) a system of transferring funds between a purchaser and a vendor as a part of a purchasing transaction between them

USE - For a **financial transaction** processing using an automated electronic **back office** settlement system for integrating financial settlements between buyers and suppliers (purchasers and vendors).

ADVANTAGE - Reduces the **back office** disconnect problem, reduces the liquidity disconnect problem providing settlement mechanisms of efficiency and reliability similar to those in financial securities markets and tightly integrated with the procurement cycle.

DESCRIPTION OF DRAWING(S) - The drawing is a schematic block diagram showing a **back office** settlement system of a presently preferred embodiment of the present invention in relation to buyers and

• suppliers and their respective banks.
pp; 87 DwgNo 8/18
Title Terms: BACK; OFFICE; SETTLE; SYSTEM; SETTLE; TRANSACTION; SO; SECURE;
CATEGORY; CASH; FLOW; VENDING; PURCHASE; UPDATE; ENGINE; CONNECT; VENDING
; PURCHASE; BANK
Derwent Class: T01; T05; W01
International Patent Class (Main): G06F-017/60
File Segment: EPI

11/5/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014253053 **Image available**
WPI Acc No: 2002-073753/200210

Internet banking system using flash memory card and method thereof

Patent Assignee: JANG S M (JANG-I)

Inventor: JANG S M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001074291	A	20010804	KR 200124450	A	20010504	200210 B

Priority Applications (No Type Date): KR 200124450 A 20010504

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001074291	A		1	G06F-015/00	

Abstract (Basic): KR 2001074291 A

NOVELTY - An Internet banking system using a flash memory card and a method thereof are provided to perform payment for a **banking transaction** in a **remote place** and to use a shopping mall on the Internet promptly and simply by inserting a portable flash memory card having a USB(universal serial bus) terminal into a USB of a computer main body and being called an application form for an Internet banking through a main server of each bank.

DETAILED DESCRIPTION - A terminal connection unit(110) is inserted into a USB port(3) of a computer main body(1) being connected to the Internet and generates a transmission/receipt of Internet banking data. A logical control unit(130) consists of a logic circuit for converting and processing data being transmitted/received through the terminal connection unit(110). A control unit(120) adjusts a command system to the computer main body(1) through the logical control unit(130). A banking program loading unit(140) executes an application program interface by a command control of the control unit(120). An account information storing unit(150) stores account information including personal contents of an Internet banking user. A certification document storing unit(160) and a certification document calling unit(170) stores and calls encryption data of the account information storing unit(150).

pp; 1 DwgNo 1/10

Title Terms: BANK; SYSTEM; FLASH; MEMORY; CARD; METHOD

Derwent Class: T01

International Patent Class (Main): G06F-015/00

File Segment: EPI

11/5/3 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014105473 **Image available**

WPI Acc No: 2001-589687/200166

Related WPI Acc No: 2001-589686; 2001-589688; 2001-625507; 2001-638830

XRPX Acc No: N01-439258

Commercial transaction system for e.g. conducting financial transactions using mobile telephone from remote location
Patent Assignee: FUNDAMO PTY LTD (FUND-N)

Inventor: BADENHORST C J; JOUBERT J P W; SAKS C S; VAN RENSBURG J J; WILLIS A I

Number of Countries: 094 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200155982	A1	20010802	WO 2001IB93	A	20010129	200166 B
AU 200128728	A	20010807	AU 200128728	A	20010129	200174

Priority Applications (No Type Date): ZA 20001095 A 20000303; ZA 2000385 A 20000128

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200155982	A1	E	32	G07F-007/10	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200128728	A			G07F-007/10	Based on patent WO 200155982
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Abstract (Basic): WO 200155982 A1

NOVELTY - An independent general computerized server is accessible to participating system members and merchants by way of a wireless network, and capable of on-line communication with banking institutions and vendors.

USE - Enables a system member by activation of a cellular telephone, in a **remote location**, to conduct a **financial transaction**.

ADVANTAGE - Can facilitate immediate and guaranteed **financial transactions** which do not take time to clear.

DESCRIPTION OF DRAWING(S) - The drawing shows a schematic diagram of the system.

pp; 32 DwgNo 1/2

Title Terms: COMMERCIAL; TRANSACTION; SYSTEM; CONDUCTING; FINANCIAL; TRANSACTION; MOBILE; TELEPHONE; REMOTE; LOCATE

Derwent Class: T01; T05; W01; W02

International Patent Class (Main): G07F-007/10

International Patent Class (Additional): G07F-019/00

File Segment: EPI

11/5/4 (Item 4 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013918660 **Image available**

WPI Acc No: 2001-402873/200143

XRPX Acc No: N01-297378

Automatic transaction system for banks, displays information about different branches of bank as table from which number of branches displayed is reduced in areawise manner

Patent Assignee: OKI ELECTRIC IND CO LTD (OKID); OKI SOFTWARE KK (OKID)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001126117	A	20010511	JP 99301651	A	19991022	200143 B

Priority Applications (No Type Date): JP 99301651 A 19991022

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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JP 2001126117	A		5	G07D-009/00	
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Abstract (Basic): JP 2001126117 A

NOVELTY - The branch name, address and branch number of **different branches** of bank, are displayed as a table to customer. Based on the indication from customer, the number of branches displayed is reduced in areawise manner until specific branch name in which **financial**

- **transaction** is to be performed is selected by customer.
 USE - For use in banks to select specific branch.
 ADVANTAGE - Enables customer to select the branch in which transaction is to be performed, even if customer is ignorant of branch name of bank, as areawise branch name is displayed.
 DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of automatic transaction system. (Drawing includes non-English language text).

pp; 5 DwgNo 1/3

Title Terms: AUTOMATIC; TRANSACTION; SYSTEM; BANK; DISPLAY; INFORMATION; BRANCH; BANK; TABLE; NUMBER; BRANCH; DISPLAY; REDUCE; MANNER
 Derwent Class: T01; T05
 International Patent Class (Main): G07D-009/00
 International Patent Class (Additional): G06F-019/00; G07F-019/00
 File Segment: EPI

11/5/5 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013825519 **Image available**

WPI Acc No: 2001-309731/200133

XRPX Acc No: N01-221731

Remote money order printing machine which allows secure sending and printing of money orders at remote location

Patent Assignee: CONTINENTAL EXPRESS MONEY ORDER CO INC (CTEX-N); NASH & CO KEITH W (NASH-N)

Inventor: BALDWIN M E; HAUSER B W; NICKERSON J M

Number of Countries: 026 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1087348	A2	20010328	EP 2000302105	A	20000315	200133 B
CA 2300567	A1	20010322	CA 2300567	A	20000308	200133

Priority Applications (No Type Date): US 99401857 A 19990922

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 1087348 A2 E 22 G07F-017/26

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT

LI LT LU LV MC MK NL PT RO SE SI

CA 2300567 A1 E B41F-033/16

Abstract (Basic): EP 1087348 A2

NOVELTY - The machine includes a manually operable input unit for input of data and operating commands and an ink-jet document printer unit. The printer includes a document form storage receptacle for holding the document forms prior to being printed, and a feed mechanism for feeding the document forms in succession from the receptacle to the printer.

DETAILED DESCRIPTION - A control unit is coupled to the input unit and the printer unit to control operation of the printer unit in response to data and commands input at the input unit. An INDEPENDENT CLAIM is included for a method for preparing.

USE - For preparing and dispensing documents relating to **financial transactions** e.g. money orders.

ADVANTAGE - Allows money orders to be sent electronically (e.g. over telephone) and printed securely.

DESCRIPTION OF DRAWING(S) - The drawing shows a perspective view of the machine.

pp; 22 DwgNo 1/7

Title Terms: REMOTE; MONEY; ORDER; PRINT; MACHINE; ALLOW; SECURE; SEND;

PRINT; MONEY; ORDER; REMOTE; LOCATE

Derwent Class: P74; P75; T04; T05

International Patent Class (Main): B41F-033/16; G07F-017/26

International Patent Class (Additional): B41F-019/00; B41L-039/16;

B41L-045/12; B41M-003/14; G07F-017/42; G07F-019/00

File Segment: EPI; EngPI

11/5/6 (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013514679 **Image available**
WPI Acc No: 2000-686625/200067
Related WPI Acc No: 1998-179632; 2001-244020; 2001-315902
XRPX Acc No: N00-507676

Biometric automated teller machine access involves accessing financial transactions only when forwarded account access request message with biometric sample is in accord with details registered for each user

Patent Assignee: SMARTTOUCH INC (SMAR-N); INDIVOS CORP (INDI-N)

Inventor: HOFFMAN N; LEE J A; PARE D F

Number of Countries: 090 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200046710	A1	20000810	WO 2000US2371	A	20000131	200067 B
AU 200034767	A	20000825	AU 200034767	A	20000131	200067
EP 1210678	A1	20020605	EP 2000913298	A	20000131	200238
			WO 2000US2371	A	20000131	

Priority Applications (No Type Date): US 99245501 A 19990205

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200046710 A1 E 69 G06F-017/60

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200034767 A G06F-017/60 Based on patent WO 200046710

EP 1210678 A1 E G06F-017/60 Based on patent WO 200046710

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
LU MC NL PT SE

Abstract (Basic): WO 200046710 A1

NOVELTY - The personal identification number, biometric sample like fingerprint, retinal and facial image corresponding to each user is registered in an electronic identicator. The financial account access is enabled only when biometric sample detail or PIN code forwarded for each user from automated teller machine is in accord with details registered in electronic identicator.

DETAILED DESCRIPTION - The financial operations are withdrawing cash, depositing funds, transferring funds between accounts, obtaining account balances, purchasing products, paying bills and obtaining electronic cash. The financial operations are inhibited when account request message has false codes. The alphanumeric codes are set for account index number. The automated teller machine is at **remote location** and is accessed via computer networks in institutions. An INDEPENDENT CLAIM is also included for tokenless biometric access device.

USE - For accessing financial accounts without using tokens like smart cards or swipe cards in banks, other financial institutions.

ADVANTAGE - Since accessing account is based on identical biometric sample registered in electronic identicator, use of man made cards is eliminated and misoperation of each individual's account is prevented.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart depicting generation of account access request message.

pp; 69 DwgNo 4/16

Title Terms: AUTOMATIC; TELLER; MACHINE; ACCESS; ACCESS; FINANCIAL;
TRANSACTION; FORWARDING; ACCOUNT; ACCESS; REQUEST; MESSAGE; SAMPLE;
ACCORD; DETAIL; REGISTER; USER

Derwent Class: S05; T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/7 (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013500422 **Image available**
WPI Acc No: 2000-672363/200065
XRPX Acc No: N00-498487

Receiving and processing system used for receiving and processing funds transfer transaction from a customer of a financial institution over a non-secure network

Patent Assignee: CHASE MANHATTAN BANK (CHAS-N)
Inventor: ADLER L A; BING R L; BOYLE J M; BRIODY C K; EMERY I K; JOU B;
MASCIO K; MORAN B A

Number of Countries: 090 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200030007	A2	20000525	WO 99US27035	A	19991112	200065 B
AU 200017246	A	20000605	AU 200017246	A	19991112	200065
EP 1131759	A2	20010912	EP 99960350	A	19991112	200155
			WO 99US27035	A	19991112	

Priority Applications (No Type Date): US 98108286 P 19981113

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200030007 A2 E 60 G06F-017/60

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200017246 A G06F-017/60 Based on patent WO 200030007

EP 1131759 A2 E G06F-017/60 Based on patent WO 200030007

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
LU MC NL PT SE

Abstract (Basic): WO 200030007 A2

NOVELTY - A **back office** processor generates a funds transfer instruction in response to the received input information from an application server (14). The **back office** processor executes the funds transfer instruction. The application server hosts an Internet site application program which can be accessed by a customer of a financial institution through a standard Internet browser.

DETAILED DESCRIPTION - The user input screens accept input information with respect to at least one funds transfer transaction from the customer. The user input screens are contained in the Internet site application program. An INDEPENDENT CLAIM is also included for receiving and processing funds transfer transactions from a customer of a financial institution.

USE - Used for receiving and processing funds transfer transaction from a customer of a financial institution over a non-secure network.

ADVANTAGE - Provides banking customers the ability to use the Internet to communicate with a single bank. Enables the customers to manage all of their banking accounts at any **banks** for **transaction** reporting and initiation. Eliminates the need for the customers to establish separate communications with their different banks, maintain separate software packages, remember separate user identification and passwords, deal with a variety of security devices, pay for separate software licenses required by their banks, learn to use different transaction input screens, and the inefficiency of handling separate transaction databases. Enables the customers to access the system anywhere given the ubiquitous presence of the Web.

DESCRIPTION OF DRAWING(S) - The figure shows the high level systems flow diagram of the receiving and processing system.

Application server (14)

pp; 60 DwgNo 1/13

Title Terms: RECEIVE; PROCESS; SYSTEM; RECEIVE; PROCESS; FUND; TRANSFER;
TRANSACTION; CUSTOMER; FINANCIAL; INSTITUTION; NON; SECURE; NETWORK
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

11/5/8 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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013199734 **Image available**
WPI Acc No: 2000-371607/200032
XRPX Acc No: N00-278632

**Automatic transaction apparatus for financial institutions, has
encoder which totals transaction amount received from cheques and is
printed on predetermined paper**

Patent Assignee: FUJITSU LTD (FUIT)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2000123102	A	20000428	JP 98296864	A	19981019	200032 B

Priority Applications (No Type Date): JP 98296864 A 19981019

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2000123102	A	10	G06F-019/00	

Abstract (Basic): JP 2000123102 A

NOVELTY - A money acquisition unit acquires transaction amount read from a cheque accepted via an acceptance opening. An encoder totals the transaction amount acquired by the acquiring unit from one or more cheques according to a predetermined rule. A printer prints the total amount on a predetermined paper.

USE - For automatic **transaction** in **financial** institutions.

ADVANTAGE - Since cheque is processed and receipt is issued by apparatus, workload in **back office** is reduced and safety in processing and conveyance of cheques is improved.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of automatic transaction apparatus.

pp; 10 DwgNo 2/12

Title Terms: AUTOMATIC; TRANSACTION; APPARATUS; FINANCIAL; INSTITUTION;
ENCODE; TOTAL; TRANSACTION; AMOUNT; RECEIVE; CHEQUE; PRINT; PREDETERMINED
; PAPER

Derwent Class: T01; T05
International Patent Class (Main): G06F-019/00
International Patent Class (Additional): G07D-009/00
File Segment: EPI

11/5/9 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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013016600 **Image available**
WPI Acc No: 2000-188451/200017
XRPX Acc No: N00-139960

**Financial transaction dealing call system in bank, transmits received
information and compressed data through individual channels of integrated
services digital network**

Patent Assignee: HITACHI TELECOM TECHNOLOGY CO (HISY)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2000032127	A	20000128	JP 98192954	A	1998070	200017 B

Priority Applications (No Type Date): JP 98192954 A 19980708

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
JP 2000032127 A 12 H04M-003/00

Abstract (Basic): JP 2000032127 A

NOVELTY - A digital line circuit (17) of CCU (10) receives the information from information sources (52,53). The received information and the compressed aural data, communication control data and dealing call terminal information are transmitted through individual channels of integrated services digital network (ISDN). DETAILED DESCRIPTION - The remote digital line circuit (14B) acts as the interface of dealing call terminal equipment (30) at **remote place**.

USE - Integrated services digital network (ISDN) connected dealing call system is used in **bank, financial transaction** of money order, security, stock price information, security company.

ADVANTAGE - Since separate private line does not need to be provided, inexpensive dealing call system is offered. Enables reception of audio data for backup system which is built up during disaster period. DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of profile of **financial transaction** dealing call system. (10) CCU; (14B) Remote digital line circuit; (17) Digital line circuit; (30) Call terminal equipment; (52,53) Information sources.

Dwg.1/4

Title Terms: FINANCIAL; TRANSACTION; DEAL; CALL; SYSTEM; BANK; TRANSMIT; RECEIVE; INFORMATION; COMPRESS; DATA; THROUGH; INDIVIDUAL; CHANNEL; INTEGRATE; SERVICE; DIGITAL; NETWORK

Derwent Class: T01; W01

International Patent Class (Main): H04M-003/00

International Patent Class (Additional): G06F-017/60; H04L-012/28;

H04L-012/46; H04L-012/50; H04M-003/42; H04M-011/00

File Segment: EPI

11/5/10 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012995345 **Image available**

WPI Acc No: 2000-167197/200015

XRPX Acc No: N00-125691

Financial - transactions dealing system connected to personal computer in internet used in bank, security company - has remotely located call dealing terminal equipment which is connected with computer controlled unit through line circuit

Patent Assignee: HITACHI TELECOM TECHNOLOGY CO (HISY)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2000022825	A	20000121	JP 98190294	A	1998070	200015 B

Priority Applications (No Type Date): JP 98190294 A 19980706

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
JP 2000022825 A 7 H04M-003/42

Abstract (Basic): JP 2000022825 A

NOVELTY - A LAN network (30) is connected with a computer controlled unit (10) through a line circuit (11) and line adaptor (31). The network is connected with internet (40) via a terminal adaptor (33). A call dealing terminal equipment (21) which is at a **remote place** is connected with CCU through a line circuit.

USE - For performing **financial transactions** in **bank** and security company.

ADVANTAGE - Connection of a call dealing terminal equipment from a **remote place**, with a LAN network is made possible. DESCRIPTION OF DRAWING(S) - This diagram shows the connection of the call dealing terminal equipment with LAN network. (10) Computer controlled unit; (11) Line circuit; (21) Call dealing terminal equipment; (30) LAN network; (31) Line adaptor; (33) Terminal adaptor for internet.

Dwg.1/4

Title Terms: FINANCIAL; TRANSACTION; DEAL; SYSTEM; CONNECT; PERSON;
COMPUTER; BANK; SECURE; COMPANY; REMOTE; LOCATE; CALL; DEAL; TERMINAL;
EQUIPMENT; CONNECT; COMPUTER; CONTROL; UNIT; THROUGH; LINE; CIRCUIT
Derwent Class: W01
International Patent Class (Main): H04M-003/42
International Patent Class (Additional): H04L-012/28; H04L-012/46;
H04L-012/66; H04M-011/00; H04Q-003/58
File Segment: EPI

11/5/11 (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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012955008 **Image available**
WPI Acc No: 2000-126858/200011
XRPX Acc No: N00-095588

Data signal transmitting system for pen input device of computer
Patent Assignee: LCI/SMARTPEN NV (LCIS-N); DESCHRIJVER S (DESC-I)
Inventor: DE SCHRIJVER S A; DESCHRIJVER S
Number of Countries: 087 Number of Patents: 005
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200000928	A1	20000106	WO 99US14494	A	19990625	200011 B
AU 9948352	A	20000117	AU 9948352	A	19990625	200026
EP 1101188	A1	20010523	EP 99931945	A	19990625	200130
			WO 99US14494	A	19990625	
US 6311042	B1	20011030	US 9890933	A	19980627	200172
			US 99344723	A	19990626	
CN 1312930	A	20010912	CN 99807664	A	19990625	200202

Priority Applications (No Type Date): US 9890933 P 19980626; US 99344723 A 19990626

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200000928	A1	E	25	G06K-011/18	
Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW					
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW					
AU 9948352	A			G06K-011/18	Based on patent WO 200000928
EP 1101188	A1	E		G06K-011/18	Based on patent WO 200000928
Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE					
US 6311042	B1			H04B-001/38	Provisional application US 9890933
CN 1312930	A			G06K-011/18	

Abstract (Basic): WO 200000928 A1

NOVELTY - The pen input device traces image on a writing surface, and a sensor detects movement of nib on pen and generates corresponding data signal. A transmitter transmits the signal to receiver of a wireless communication device which transmits the signal over a communication channel.

DETAILED DESCRIPTION - The transmitter comprising a serial data generated is either an IR transmitter or RF transmitter. The data signal is formatted to data packet confirming to a data transfer protocol, by a data packet generator. The wireless communication device is either a mobile telephone, PDA with wireless communication device or a wireless modems.

An INDEPENDENT CLAIM is also included for method for verifying identity of a user at **remote location**.

USE - For pen input device of laptop computer for verification of signature for credit card purchase, white-board application, chat application, web-based application, web-page, E-mail applications.

ADVANTAGE - Enables verification and analysis of user's signature

or other image data at remote server, thereby enabling utilization of image transmitting system for authorizing **financial transaction**.

DESCRIPTION OF DRAWING(S) - The figure shows the functional block diagram of system which permits user to transmit voice and data over a wireless network.

pp; 25 DwgNo 1/5

Title Terms: DATA; SIGNAL; TRANSMIT; SYSTEM; PEN; INPUT; DEVICE; COMPUTER
Derwent Class: T01; T04; T05; W01
International Patent Class (Main): G06K-011/18; H04B-001/38
International Patent Class (Additional): G06F-003/033
File Segment: EPI

11/5/12 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012908245 **Image available**

WPI Acc No: 2000-080081/200007

XRPX Acc No: N00-063346

Money amount estimation system for automatic transaction apparatus in financial institution e.g. bank - estimates required money amount opposing to automatic transaction apparatus of objective branch, based on stored dummy data related to past transaction amount

Patent Assignee: TOSHIBA KK (TOKE)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 11328492	A	19991130	JP 98136628	A	19980519	200007 B

Priority Applications (No Type Date): JP 98136628 A 19980519

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 11328492	A		11	G07D-009/00	

Abstract (Basic): JP 11328492 A

NOVELTY - A data generator (8) produces the dummy data related to past transaction amount, based on the selected reference candidate data. The produced data are stored in the database (5). An estimation unit (6) estimates the required money amount opposing to automatic transaction apparatus of objective branch, based on the content of database. DETAILED DESCRIPTION - The transaction amount data obtained from the automatic transaction installed at **other branches**, are stored in a database (2) beforehand. A data acquisition unit (6) extracts the transaction amount data from the database (2), as the reference candidate data. The transaction amount data obtained from the objective branch, are stored in the database (5). The required reference data are compared with the data stored in the database (5) based on which a selector (7) chooses the reference data suitable for generating dummy data related to past transaction amount.

USE - For estimating required money amount for automatic **transaction** apparatus in **financial** institution e.g. bank.

ADVANTAGE - Since the dummy data related to past transaction amount are used, required amount of money can be estimated with high precision, thereby shortening data collection period. Since the dummy data with similarity or correlation coefficient, are used for estimating the transaction amount data of **other branches**, predictability is improved. The transaction amount data can be utilized effectively, even when the transaction data amount related to **other branches** are few. DESCRIPTION OF DRAWING(S) - The figure shows the schematic block diagram of components of money amount estimation system for automatic transaction apparatus. (2,5) Databases; (6) Acquisition unit; (7) Selector; (8) Data generator.

Dwg.1/13

Title Terms: MONEY; AMOUNT; ESTIMATE; SYSTEM; AUTOMATIC; TRANSACTION;
APPARATUS; FINANCIAL; INSTITUTION; BANK; ESTIMATE; REQUIRE; MONEY; AMOUNT
; OPPOSED; AUTOMATIC; TRANSACTION; APPARATUS; OBJECTIVE; BRANCH; BASED;
STORAGE; DUMMY; DATA; RELATED; PASS; TRANSACTION; AMOUNT

Derwent Class: T01; T05
International Patent Class (Main): G07D-009/00
International Patent Class (Additional): G06F-019/00
File Segment: EPI

11/5/13 (Item 13 from file: 350)

DIALOG(R) File 350: Derwent WPIX
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012867845 **Image available**

WPI Acc No: 2000-039678/200004

XRPX Acc No: N00-029972

Portable wireless modem for wireless data transmission e.g. in cashless financial transaction

Patent Assignee: AD & R ENTERPRISES INC (ADRA-N)

Inventor: NICKOLOFF C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2228359	A1	19990730	CA 2228359	A	19980130	200004 B

Priority Applications (No Type Date): CA 2228359 A 19980130

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
CA 2228359	A1	E	10	H04Q-007/32	

Abstract (Basic): CA 2228359 A1

NOVELTY - Radio modem (102) is accommodated within a housing (12) to transmit data from communication device connected to the ports (20-30) and receive data from **remote locations**. A controller (112) within housing controls data flow to package received data into packets prior to transmission by modem.

USE - Wireless data transmission e.g. cashless **financial transaction** such as credit, debit and/or smart cards transaction process from cases of retailers carrying on business in kiosks or portable sales center

ADVANTAGE - Fast, less expensive and does not require permanent retail location. Allows cashless **financial transaction** from cases of retailers carrying on business in kiosks or portable sales center.

DESCRIPTION OF DRAWING(S) - The drawing shows a schematic diagram of the circuitry within the portable wireless modem.

Housing (12a-e)

Ports (20-30)

Radio modem (102)

Controller (112)

pp; 10 DwgNo 4/4

Title Terms: PORTABLE; WIRELESS; MODEM; WIRELESS; DATA; TRANSMISSION;

FINANCIAL; TRANSACTION

Derwent Class: W01

International Patent Class (Main): H04Q-007/32

International Patent Class (Additional): H04M-011/06

File Segment: EPI

11/5/14 (Item 14 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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012734246 **Image available**

WPI Acc No: 1999-540363/199945

XRPX Acc No: N99-400506

Computer-based system for aiding and providing transaction warranty between two parties

Patent Assignee: CERTCO (CERT-N); FRANKEL Y (FRAN-I); KRAVITZ D W (KRAV-I); MONTGOMERY C T (MONT-I); YUNG M (YUNG-I); CERTCO INC (CERT-N)

Inventor: FRANKEL Y; KRAVITZ D W; MONTGOMERY C T; YUNG M M; YUNG M

Number of Countries: 085 Number of Patents: 007

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9942965	A1	19990826	WO 99US1877	A	19990218	199945 B
AU 9932855	A	19990906	AU 9932855	A	19990218	200003
EP 1072025	A1	20010131	EP 99934356	A	19990218	200108
			WO 99US1877	A	19990218	
US 20010011220	A1	20010802	US 9826466	A	19980219	200147
JP 2002504731	W	20020212	WO 99US1877	A	19990218	200215
			JP 2000532823	A	19990218	
US 6353812	B2	20020305	US 9826466	A	19980219	200224
US 20020059143	A1	20020516	US 9826466	A	19980219	200237
			US 200242335	A	20020111	

Priority Applications (No Type Date): US 9826466 A 19980219; US 200242335 A 20020111

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9942965	A1	E	26	G07F-019/00	
Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW					
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW					
AU 9932855	A			G07F-019/00	Based on patent WO 9942965
EP 1072025	A1	E		G07F-019/00	Based on patent WO 9942965
Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE					
US 20010011220	A1			G06F-017/60	
JP 2002504731	W		30	G06F-017/60	Based on patent WO 9942965
US 6353812	B2			G06F-017/60	
US 20020059143	A1			G06F-017/60	Cont of application US 9826466

Abstract (Basic): WO 9942965 A1

NOVELTY - An infrastructure is comprised of a number of locations each associated with a respective institution that provides services to clients. Each location has a computer system, a database coupled to the computer system for storing information about each client of the institution, and a data communications adapter, for communicating between clients of the institutions.

DETAILED DESCRIPTION - Stored information is exchanged with every other location in an infrastructure, and a warranty relating to either party in a transaction is created in response to received requests from clients of respective institutions. INDEPENDENT CLAIMS are included for; a method for providing a warranty relating to a transaction between two parties.

USE - Enabling ability of parties to enter into substantial financial transactions with increased security.

ADVANTAGE - Allows third-party entity to vouch for user on a per-transaction basis, based on one or more of the user's history. Allows third parties to provide reliable and up-to-date warranties required between entities in typical commercial transactions.

DESCRIPTION OF DRAWING(S) - The drawing is a block diagram showing an exemplary warranty-granting transaction according to the invention.

pp; 26 DwgNo 4/4

Title Terms: COMPUTER; BASED; SYSTEM; AID; TRANSACTION; WARRANTY; TWO; PARTY

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60; G07F-019/00

International Patent Class (Additional): H04L-009/32

File Segment: EPI

11/5/15 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012151283 **Image available**

WPI Acc No: 1998-568195/199848
Related WPI Acc No: 1999-571514; 2000-038009
XRPX Acc No: N98-442083

Automated financial transaction system using internet - includes financial processing computer that is placed at remote place from merchant computer, and communicates self generated transaction indicia to merchant and customer computers

Patent Assignee: OGRAM M E (OGRA-I)

Inventor: OGRAM M E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5822737	A	19981013	US 96597017	A	19960205	199848 B

Priority Applications (No Type Date): US 96597017 A 19960205

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5822737	A	15	G06F-017/60	

Abstract (Basic): US 5822737 A

The system includes a bank computer that stores financial data containing customer account numbers and available credit data. An authorization indicia is generated in response to queries containing customer account number and amount. The bank computer also stores deposit data indicative of amounts owed to depositors. An adjusting unit of the bank computer adjusts, the credit data and deposit data based on the customer account number and amount data. A merchant computer (22) stores promotional data. A customer computer (21) is linked with the merchant computer for receiving the promotional data. A financial data processing computer (33) which is at **remote place** from the merchant computer includes a receiver for receiving customer account data, amount data and authorization indicia from the customer computer.

The bank computer is queried with the customer account data and the amount data. A communicating unit of the financial data processing computer, communicates the self generated transaction indicia to customer computer and merchant computer. The merchant computer generates a shipping order in response to the **transaction** indicia. A **financial** data processing computer includes a connecting unit that connects the customer computer to the merchant computer after receiving the authorization indicia at selected return address.

USE - For purchasing desired goods using internet.

ADVANTAGE - Uses customer and merchant computer that use password thereby obtains access to protected information or to establish shipping instructions. Facilitates large number of users to use this service. Facilitates customer to verify whether order has been generated and accepted. Facilitates single merchant to economically reach vast number of potential customers at low cost. Facilitates customer to review great number of vendors and products with few key strokes and clicks of mouse.

Dwg.2B/5

Title Terms: AUTOMATIC; FINANCIAL; TRANSACTION; SYSTEM; FINANCIAL; PROCESS; COMPUTER; PLACE; REMOTE; PLACE; MERCHANT; COMPUTER; COMMUNICATE; SELF; GENERATE; TRANSACTION; INDICIA; MERCHANT; CUSTOMER; COMPUTER

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/16 (Item 16 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012020017 **Image available**

WPI Acc No: 1998-436927/199837

Related WPI Acc No: 1998-387475; 1999-301945; 2002-380579

XRPX Acc No: N98-340467

Banking service platform for accessing consumer services e.g. ATM, direct

"deposit and banking by telephone and mail - has client server through which real time data transmission is effected between customer operable transceiver and central information processor, to enable customer perform transactions

Patent Assignee: HUNTINGTON BANCSHARES INC (HUNT-N)

Inventor: RANDLE W M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5787403	A	19980728	US 95401075	A	19950308	199837 B

Priority Applications (No Type Date): US 95401075 A 19950308

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5787403	A		7	G06F-017/60	

US 5787403 A 7 G06F-017/60

Abstract (Basic): US 5787403 A

The service platform (10) includes a central information processor (20) at the central location of a bank. The processor includes data storage files relating to bank customers and accounts. A branded access gateway (40) interconnected to the processor, provides communication with other providers of financial and non-financial information. The branded access gateway is controlled by the bank and has characteristics uniquely associated with the bank. A client server (30) communicates with customer operable transceivers at **remote locations**

The client server enables live video conferencing between the bank and a customer. Real time data transmission is effected between the customer operable transceiver and the processor through the client server. The client server processes communication to and from the transceivers to enable the customer to access and control item. The customer accesses financial and non- **financial** information and **transactions** are initiated.

ADVANTAGE - Enables retaining control of customer relationships. Offers unique, fault tolerant, scalable distributed computing environment that puts advanced technology into control of financial institution.

Dwg.1/2

Title Terms: BANK; SERVICE; PLATFORM; ACCESS; CONSUME; SERVICE; ATM; DIRECT ; DEPOSIT; BANK; TELEPHONE; MAIL; CLIENT; SERVE; THROUGH; REAL; TIME; DATA; TRANSMISSION; EFFECT; CUSTOMER; OPERATE; TRANSCEIVER; CENTRAL; INFORMATION; PROCESSOR; ENABLE; CUSTOMER; PERFORMANCE; TRANSACTION

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/17 (Item 17 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011789971 **Image available**

WPI Acc No: 1998-206881/199818

Related WPI Acc No: 1998-121101; 1998-480738

XRPX Acc No: N98-164337

Establishing on-line secure financial transactions for purchasing goods - involves selecting product from remote subsystem through communication link, and communicating telephone number associated with product to buy it

Patent Assignee: KLINGMAN E E (KLIN-I)

Inventor: KLINGMAN E E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5729594	A	19980317	US 96660529	A	19960607	199818 B

Priority Applications (No Type Date): US 96660529 A 19960607

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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Abstract (Basic): US 5729594 A

The method involves providing a subsystem (10) disposed at a local location accessible. A subsystem (16) is provided at a **remote location** having at least one identifiable product selectable by the user. A first communication link (12,28), POTS or ISDN, is established between the local and the remote subsystems. At least one product is selected through the communication link.

A telephone toll number is retrieved through the first communication link from a predetermined numbering system, e.g a 900 numbering system, associated with the selected product. The retrieved telephone number is used to establish a telephone toll connection through a second communication link between the local and the remote subsystems. The selected product is down-loaded through the second communication link. A fee is assessed and charged at a rate determined by the toll connection provider, during the down-loading of the product.

USE - Allows to perform electronic shopping on Internet transmission media, especially for software products where customer can try product prior to purchasing.

ADVANTAGE - Eliminates need for digital signatures, authentication procedures and banking system connectivity.

Dwg.3/12

Title Terms: ESTABLISH; LINE; SECURE; FINANCIAL; TRANSACTION; PURCHASE; GOODS; SELECT; PRODUCT; REMOTE; SUBSYSTEM; THROUGH; COMMUNICATE; LINK; COMMUNICATE; TELEPHONE; NUMBER; ASSOCIATE; PRODUCT; BUY

Derwent Class: T01; T05; W01

International Patent Class (Main): H04M-011/00

File Segment: EPI

11/5/18 (Item 18 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011670392 **Image available**

WPI Acc No: 1998-087301/199808

XRPX Acc No: N98-069312

IR transmitter having magnetic stripe ATM-type credit card reader for television remote control unit - transmits IR signals to remote interactive location such as TV set and has key-pad for entering transaction data, and power system which is turned on when card is swiped through reader

Patent Assignee: FCA CORP (FCAF-N); FORTE COMMUNICATIONS ASSOC (FORT-N); FCA CORP DBA FORTE COMMUNICATIONS ASSOC (FCAF-N)

Inventor: ERLIN D

Number of Countries: 078 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9800968	A1	19980108	WO 97US10244	A	19970612	199808 B
AU 9739573	A	19980121	AU 9739573	A	19970612	199825
EP 906691	A1	19990407	EP 97936933	A	19970612	199918
			WO 97US10244	A	19970612	
US 5973756	A	19991026	US 96597246	A	19960206	199952
			US 96666027	A	19960619	
US 6275991	B1	20010814	US 96597246	A	19960206	200148
			US 96666027	A	19960619	
			US 99384310	A	19990826	

Priority Applications (No Type Date): US 96666027 A 19960619; US 96597246 A 19960206; US 99384310 A 19990826

Cited Patents: No-SR.Pub

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9800968 A1 E 39 H04N-005/44

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV

MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ
 VN YU
 Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT
 KE LS LU MC MW NL OA PT SD SE SZ UG ZW
 AU 9739573 A H04N-005/44 Based on patent WO 9800968
 EP 906691 A1 E H04N-005/44 Based on patent WO 9800968
 Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU
 MC NL PT SE
 US 5973756 A H04N-005/44 CIP of application US 96597246
 US 6275991 B1 H04N-007/173 CIP of application US 96597246
 Cont of application US 96666027
 CIP of patent US 5870155
 Cont of patent US 5973756

Abstract (Basic): WO 9800968 A

The television remote control unit for transmitting IR (infrared) signals to a **remote location** has an integral magnetic stripe ATM type **financial transaction** card reader for reading **financial transaction** card information from a magnetic stripe of a card swiped through the reader. The latter has a sensor for detecting when the card is swiped through it so as to turn on the internal power of the unit. A key-pad enters the transaction information for a particular ATM card transaction.

An internally powered processor processes the ATM card information to form IR card transaction signals. An IR transmitter sends the signals to a **remote location**.

USE - E.g. for generating credit card transaction signals for transmission to remote interactive locations. Is usable in environment such as casino, for CATV home shopping network, or off-track betting environment.

Dwg.1/10

Title Terms: INFRARED; TRANSMIT; MAGNETIC; STRIPE; ATM; TYPE; CREDIT; CARD; READ; TELEVISION; REMOTE; CONTROL; UNIT; TRANSMIT; INFRARED; SIGNAL; REMOTE; INTERACT; LOCATE; TELEVISION; SET; KEY; PAD; ENTER; TRANSACTION; DATA; POWER; SYSTEM; TURN; CARD; THROUGH; READ

Derwent Class: T05; W03

International Patent Class (Main): H04N-005/44; H04N-007/173

File Segment: EPI

11/5/19 (Item 19 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011541485 **Image available**

WPI Acc No: 1997-517966/199748

XRPX Acc No: N97-431089

Free commercial transaction system of financial institution - has information processor which compares single print, voice data and retina pattern of customer input by input-output terminal unit with data searched from database

Patent Assignee: COMPUTER SOFT KAIHATSU KK (COMP-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 9245107	A	19970919	JP 9688680	A	19960307	199748 B

Priority Applications (No Type Date): JP 9688680 A 19960307

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 9245107	A	6	G06F-019/00	

Abstract (Basic): JP 9245107 A

The transaction system has an input-output terminal unit (1) which is equipped with an input unit (2) to input numeric and alpha numeric characters and to input finger print, voice data and the retina pattern of a customer. The input-output terminal unit is linked to an information processor (6) through a communication circuit (5).

The information processor has a CPU (9) to search a database (8) and to compare the finger print, voice data and the retina pattern transmitted from the input-output terminal unit with the searched data. A display device (4) displays the character and the image of the processing result transmitted from the information processor in the **remote place**.

ADVANTAGE - Enables to withdraw money from financial institution without bringing passbook or credit card.

Dwg.2/3

Title Terms: FREE; COMMERCIAL; TRANSACTION; SYSTEM; FINANCIAL; INSTITUTION; INFORMATION; PROCESSOR; COMPARE; SINGLE; PRINT; VOICE; DATA; RETINA; PATTERN; CUSTOMER; INPUT; INPUT; OUTPUT; TERMINAL; UNIT; DATA; SEARCH; DATABASE

Derwent Class: T01

International Patent Class (Main): G06F-019/00

International Patent Class (Additional): G06F-015/00; G06F-017/60; G06T-007/00

File Segment: EPI

11/5/20 (Item 20 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011437744 **Image available**

WPI Acc No: 1997-415651/199738

XRPX Acc No: N97-346345

Remote control unit using infrared signal for television and having integral credit card reader - has sensor in card reader to detect passage of card and to cause power-on, key-pad for inputting user-selections, and internal processor and IR transmitter for sending signal to remote location

Patent Assignee: FCA CORP (FCAF-N); FORTE COMMUNICATIONS ASSOC (FORT-N)

Inventor: ERLIN D

Number of Countries: 075 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9729592	A1	19970814	WO 97US1244	A	19970205	199738 B
AU 9717551	A	19970828	AU 9717551	A	19970205	199750
US 5870155	A	19990209	US 96597246	A	19960206	199913

Priority Applications (No Type Date): US 96597246 A 19960206

Cited Patents: US 32115; US 3956615; US 5594493; US 5603078

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9729592 A1 E 25 H04N-007/10

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN YU

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG

AU 9717551 A H04N-007/10 Based on patent WO 9729592

US 5870155 A H04N-005/44

Abstract (Basic): WO 9729592 A

The remote control unit transmits infrared (IR) signals to a remote interactive location and has an integral magnetic stripe **financial transaction** card reader for reading data from a magnetic stripe of a payment card. The card reader has a sensor to detect when the card is swiped through the reader so as to cause the power turn-on of the unit.

A key-pad is provided for entering user selections, and an internally powered processor processed the card data along with the user selection data. An IR transmitter outputs the card transaction signal to the **remote location**.

USE/ADVANTAGE - E.g. allows for generation of credit card signals from read magnetic card to remote interactive locations such as hotel casino, CATV home shopping network, or off-track betting (OTB)

environment.

Dwg.1/6

Title Terms: REMOTE; CONTROL; UNIT; INFRARED; SIGNAL; TELEVISION; INTEGRAL;
CREDIT; CARD; READ; SENSE; CARD; READ; DETECT; PASSAGE; CARD; CAUSE;
POWER; KEY; PAD; INPUT; USER; SELECT; INTERNAL; PROCESSOR; INFRARED;
TRANSMIT; SEND; SIGNAL; REMOTE; LOCATE

Derwent Class: T04; T05; W03

International Patent Class (Main): H04N-005/44; H04N-007/10

International Patent Class (Additional): H04H-001/00; H04H-001/02;

H04N-007/14

File Segment: EPI

11/5/21 (Item 21 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

011338359 **Image available**

WPI Acc No: 1997-316264/199729

XRPX Acc No: N97-261965

**Currently accommodating mechanism for automated cash transaction in
financial institution - includes arm, rotary can and fulcrum which
operate limiting plate that distinguishes currency accommodating
locations in stacker**

Patent Assignee: HITACHI LTD (HITA)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 9124209	A	19970513	JP 95281307	A	19951030	199729 B

Priority Applications (No Type Date): JP 95281307 A 19951030

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 9124209	A		4	B65H-029/58	

Abstract (Basic): JP 9124209 A

The mechanism includes a currency stacker (2) to which stores the
currency that is conveyed along its path (1). The currencies are
stacked in **different location** by a limiting plate which
distinguishes the location. An arm, a rotary can and a fulcrum are
operated for the operation of plate.

ADVANTAGE - Reduces parts count thereby reducing cost. Is reduced
in size.

Dwg.1/5

Title Terms: CURRENT; ACCOMMODATE; MECHANISM; AUTOMATIC; CASH; TRANSACTION;
FINANCIAL; INSTITUTION; ARM; ROTATING; CAN; FULCRUM; OPERATE; LIMIT;
PLATE; DISTINGUISH; CURRENCY; ACCOMMODATE; LOCATE; STACK

Derwent Class: Q36; T01

International Patent Class (Main): B65H-029/58

International Patent Class (Additional): B65H-031/24; G06F-019/00

File Segment: EPI; EngPI

11/5/22 (Item 22 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011187577 **Image available**

WPI Acc No: 1997-165502/199715

XRPX Acc No: N97-136251

**Trade records information management system for financial transaction
- provides for electronic storage of financial documents at regional
processing centres, and retrieval for documents across wide area network
connecting regional centres**

Patent Assignee: CITIBANK NA (CITI-N)

Inventor: KADRON R; MCGINLAY J; QUINN M F

Number of Countries: 063 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9707468	A1	19970227	WO 96US13191	A	19960814	199715 B
AU 9667243	A	19970312	AU 9667243	A	19960814	199727
EP 846298	A1	19980610	EP 96927417	A	19960814	199827
			WO 96US13191	A	19960814	

Priority Applications (No Type Date): US 96626600 A 19960402; US 952375 P 19950815

Cited Patents: 4.Jnl.Ref; US 5159667; US 5168444; US 5170466; US 5235433; US 5490217

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9707468	A1	E	78	G06F-017/30	
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Designated States (National): AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW MX NO NZ PL PT RO RU SD SE SI SK TJ TT UA UZ VN

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG

AU 9667243	A			G06F-017/30	Based on patent WO 9707468
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EP 846298	A1	E		G06F-017/30	Based on patent WO 9707468
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Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

Abstract (Basic): WO 9707468 A

The trade information management system for storing and retrieving related documents (134), messages and customer enquiries as electronic images in a secured environment, is centrally maintained and provides for the integration and accessing of information from multiple **remote offices**. Input paper-based documents are scanned, indexed and reviewed by preprocessing (158). Information is linked together by transaction into folders (170), and each document is assigned to a Trade Service Representative (174).

Transaction folders (170) include all physical input and output associated with each transaction, such as electronic messages, mail, enquiry history messages, system user messages and inbound facsimile messages. The system maintains an internal unique key identifier for each transaction folder (170) and related document. Document workflow can be monitored for backlog and assigned work levels.

USE/ADVANTAGE - for e.g international transactions involving letters of credit, guarantees, import collections, export direct collections and export collections. Allows management and integration of different forms of information among multiple **remote offices**.

Dwg.1/24

Title Terms: TRADE; RECORD; INFORMATION; MANAGEMENT; SYSTEM; FINANCIAL; TRANSACTION; ELECTRONIC; STORAGE; FINANCIAL; DOCUMENT; REGION; PROCESS; CENTRE; RETRIEVAL; DOCUMENT; WIDE; AREA; NETWORK; CONNECT; REGION; CENTRE

Derwent Class: T01

International Patent Class (Main): G06F-017/30

International Patent Class (Additional): G06F-017/60; G06G-007/52

File Segment: EPI

11/5/23 (Item 23 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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010621830 **Image available**

WPI Acc No: 1996-118783/199613

XRAM Acc No: C96-037668

XRPX Acc No: N96-099345

Two stage encapsulation of items, esp. to form tamper-proof enclosure for sensitive items - comprises locating former in mould, filling space with settable material, removing former, locating item in vol. defined by set material, and filling mould with more settable material

Patent Assignee: GORE & ASSOC UK LTD W L (GORE)

Inventor: MACPHERSON H

Number of Countries: 065 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2292709	A	19960306	GB 9517569	A	19950829	199613 B
WO 9606717	A1	19960307	WO 95GB2027	A	19950829	199616
AU 9533518	A	19960322	AU 9533518	A	19950829	199626
DE 19581745	T	19970724	DE 1081745	A	19950829	199735
			WO 95GB2027	A	19950829	
GB 2292709	B	19970910	GB 9517569	A	19950829	199739

Priority Applications (No Type Date): GB 9417500 A 19940831

Cited Patents: AU 725982; FR 1227582; GB 2098919

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
GB 2292709	A		16	B	
WO 9606717	A1	E	15	B	

Designated States (National): AM AT AU BB BG BR BY CA CH CN CZ DE DK EE
ES FI GB GE HU IS JP KE KG KP KR KZ LK LR LT LU LV MD MG MK MN MW MX NO
NZ PL PT RO RU SD SE SG SI SK TJ TM TT UA UG US UZ VN

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT KE LU MC
MW NL OA PT SD SE SZ UG

AU 9533518	A	B	Based on patent WO 9606717
DE 19581745	T	B	Based on patent WO 9606717
GB 2292709	B	B	

Abstract (Basic): GB 2292709 A

Item is encapsulated by locating a former (36) within an open mould (38), filling the space between the mould and the former with a first batch of settable material (40) such that portions of both mould and former remain clear of it, setting the material so that it defines a partially enclosed vol. on removing the former, locating the item at least partially within the vol., filling the mould with a second batch of settable material to encapsulate the item, and setting the further batch of material.

Also claimed is a method of producing a tamper respondent enclosure by wrapping the former (36) in a tamper respondent enclosure before locating it within the mould (38). The method is otherwise as above except that the tamper respondent enclosure remains on removing the former and defines the vol. in which the item is located, the exposed portion of the tamper respondent enclosure or laminate is wrapped around the item to form an inner enclosure before filling with the second batch of settable material and settling it.

USE - Method allows items to be encapsulated within an enclosure without the use of 'standoffs'. It is partic. suitable for encapsulating a PCB carrying sensitive material, e.g., details of inter-bank transactions, before shipping it to a different location or for encapsulating a computer terminal having a memory circuit to which access is restricted.

5,6,15/16

Title Terms: TWO; STAGE; ENCAPSULATE; ITEM; FORM; TAMPER; PROOF; ENCLOSE; SENSITIVE; ITEM; COMPRISE; LOCATE; FORMER; MOULD; FILL; SPACE; SET; MATERIAL; REMOVE; FORMER; LOCATE; ITEM; VOLUME; DEFINE; SET; MATERIAL; FILL; MOULD; MORE; SET; MATERIAL

Derwent Class: A32; A85; Q31; T01; V04; W05

International Patent Class (Main): B29C-031/10; B29C-039/10

International Patent Class (Additional): B29C-069/02; B29K-075-00;

B65B-003/02; E05G-001/14; G08B-013/12; B29L-031-34

File Segment: CPI; EPI; EngPI

11/5/24 (Item 24 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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010554531 **Image available**

WPI Acc No: 1996-051484/199606

XRPX Acc No: N96-043127

Remote financial transaction for purchase of goods or services via ATM, EFTPOS, satellite, broadcast or cable television system - using payment module, with PIN information, stored in memory, and accessing

off-site processing system, and encrypted password

Patent Assignee: TANDEM COMPUTERS INC (TAND); COMPAQ COMPUTER CORP (COPQ

)

Inventor: HOPKINS W D

Number of Countries: 009 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 690399	A2	19960103	EP 95304066	A	19950613	199606 B
CA 2153006	A	19951231	CA 2153006	A	19950629	199617
JP 8063532	A	19960308	JP 95187802	A	19950630	199620
EP 690399	A3	19970502	EP 95304066	A	19950613	199729
CN 1118482	A	19960313	CN 95108181	A	19950629	199743
US 5999624	A	19991207	US 94269205	A	19940630	200004
			US 96772428	A	19961224	

Priority Applications (No Type Date): US 94269205 A 19940630; US 96772428 A 19961224

Cited Patents: -SR.Pub; US 4423287; US 4451701; US 5093718; US 5220501

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 690399	A2	E	15	G06F-017/60	
Designated States (Regional): DE FR GB IT NL					
US 5999624	A			H04K-001/00	Cont of application US 94269205
JP 8063532	A		13	G06F-019/00	
CA 2153006	A			G06F-019/00	
EP 690399	A3			G06F-017/60	
CN 1118482	A			G06F-017/60	

Abstract (Basic): EP 690399 A

Financial transactions are performed using a payment module (20) which communicates with an off-site processing system. The payment module accesses a memory to store data identifying one or more payment accounts and a password.

The information provided identifies a payment account used by the payment module to the off-site processing system. The password supplied to the payment module is encrypted. The payment module needs to be initialised once and once only for each desired payment account, the details and password of which are stored in memory.

USE/ADVANTAGE - For securing and conducting **financial transactions** from **remote locations** with processing locations, such as home banking facilities. Alleviates risks and disadvantages of known techniques and appts. by providing secure remote financial transacting system using password security as well as secure method for selecting and implementing personal passwords.

Dwg.1,2/8

Title Terms: REMOTE; FINANCIAL; TRANSACTION; PURCHASE; GOODS; SERVICE; ATM; EFTPOS; SATELLITE; BROADCAST; CABLE; TELEVISION; SYSTEM; PAY; MODULE; PIN ; INFORMATION; STORAGE; MEMORY; ACCESS; SITE; PROCESS; SYSTEM; ENCRYPTION ; PASSWORD

Derwent Class: T01

International Patent Class (Main): G06F-017/60; G06F-019/00; H04K-001/00

International Patent Class (Additional): G06K-015/00; G07F-019/00;

H04L-009/00

File Segment: EPI

11/5/25 (Item 25 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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010248726 **Image available**

WPI Acc No: 1995-149981/199520

XRPX Acc No: N95-117693

Mobile satellite-communications vehicle for financial and banking transactions - has automatic cash dispenser and satellite-communications terminal for operation at remote location in event of evacuation or problem at main bank NoAbstract

Patent Assignee: NIPPON SATELLITE NETWORK KK (NISA-N); SHIZUOKA GINKO KK (SHIZ-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 7073257	A	19950317	JP 93153455	A	19930624	199520 B

Priority Applications (No Type Date): JP 93153455 A 19930624

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 7073257	A		7	G06F-019/00	

Abstract (Basic): JP 7073257 A

Dwg.1/3

Title Terms: MOBILE; SATELLITE; COMMUNICATE; VEHICLE; FINANCIAL; BANK;
TRANSACTION; AUTOMATIC; CASH; DISPENSE; SATELLITE; COMMUNICATE; TERMINAL;
OPERATE; REMOTE; LOCATE; EVENT; EVACUATE; PROBLEM; MAIN; BANK; NOABSTRACT

Derwent Class: Q15; T01; T05; W02

International Patent Class (Main): G06F-019/00

International Patent Class (Additional): B60P-003/00; G07D-009/00;

G07D-013/00; G07F-019/00; H04B-007/155

File Segment: EPI; EngPI

11/5/26 (Item 26 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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010197160 **Image available**

WPI Acc No: 1995-098414/199513

Related WPI Acc No: 1990-377573; 1991-245621; 1997-448114

XRPX Acc No: N95-077740

**Interactive video station broadcast satellite network supporting
encrypted communications - uses personal identity keys uniquely assigned
to each station, with central facility contg. directory of keys
intercepting and re-formatting data to redirect to designated station**

Patent Assignee: TV ANSWER INC (TVAN-N)

Inventor: MORALES F

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5392353	A	19950221	US 89390073	A	19890807	199513 B
			US 91674169	A	19910325	
			US 92879984	A	19920508	
			US 92932241	A	19920819	

Priority Applications (No Type Date): US 92932241 A 19920819; US 89390073 A
19890807; US 91674169 A 19910325; US 92879984 A 19920508

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5392353	A		9	H04L-009/16	CIP of application US 89390073 CIP of application US 91674169 CIP of application US 92879984 CIP of patent US 5101267

Abstract (Basic): US 5392353 A

A two-way wireless interactive video broadcast network has a number of interactive subscriber stations and a set of local repeater stations at **different locations** coupled by satellite transceivers to receive and transmit interstation communications. A message processor at each station receives and sends interactive communications for point-to-point transmission between stations. A signal processing centre processes the interactive communications, and includes a transmitter for sending messages to different subscriber stations in encrypted format using different personal identification keys for the respective stations for processing private communications.

Encryption and decryption devices at each station process broadcast communications addressed to a designated station using the identification key to send to and receive from the network in encrypted format private messages as a function of the key of the respective

station. The signal processing control centre has a signal processor for receiving communications sent from one station to a destination station in encrypted format as a function of its identification key, converts the communications to an encrypted format w.r.t. the key of the target station, and relays converted messages by radio satellite station broadcast in the network.

USE/ADVANTAGE - E.g. for protecting **financial transactions** such as electronic payment from banks authorised in private communications with vendor stations.

Dwg.3/3

Title Terms: INTERACT; VIDEO; STATION; BROADCAST; SATELLITE; NETWORK; SUPPORT; ENCRYPTION; COMMUNICATE; PERSON; IDENTIFY; KEY; UNIQUE; ASSIGN; STATION; CENTRAL; FACILITY; CONTAIN; DIRECTORY; KEY; INTERCEPT; FORMAT; DATA; REDIRECT; DESIGNATED; STATION

Derwent Class: W02

International Patent Class (Main): H04L-009/16

File Segment: EPI

11/5/27 (Item 27 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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010074502 **Image available**

WPI Acc No: 1994-342215/199442

Related WPI Acc No: 1996-077621; 2000-349480

XRPX Acc No: N94-268401

Facilitating financial services transactions between retail and central locations - has remote locations with array of electronic equipment for communicating information in voice and print media to central financial services location

Patent Assignee: WREN S C (WREN-I)

Inventor: WREN S C

Number of Countries: 047 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9424804	A1	19941027	WO 94US4588	A	19940422	199442 B
AU 9467137	A	19941108	AU 9467137	A	19940422	199507

Priority Applications (No Type Date): US 9351743 A 19930422

Cited Patents: US 5164982; US 5202827; US 5231571; US 5239462; US 5267148

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9424804 A1 E 20 H04M-011/00

Designated States (National): AT AU BB BG BR BY CA CH CN CZ DE DK ES FI GB HU JP KP KR KZ LK LU LV MG MN MW NL NO NZ PL PT RO RU SD SE SK UA US UZ VN

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL OA PT SE

AU 9467137 A H04M-011/00 Based on patent WO 9424804

Abstract (Basic): WO 9424804 A

A retail customer at a **remote location** uses electronic communications at a retail sales location to contact a financial services company to negotiate the purchase, lease etc. of financial services and/or other goods. The company and agents are located centrally with a single computer system.

Each location has an array of communication equipment for passing information in voice and print media between an agent at the central facility and a customer. Each transaction is initially consummated by the customer.

USE/ADVANTAGE - Completes **financial transaction** between remote and central stations. Cost-effective, reduces training requirements, shortens time required to implement new products.

Dwg.1/1

Title Terms: FACILITATE; FINANCIAL; SERVICE; TRANSACTION; RETAIL; CENTRAL; LOCATE; REMOTE; LOCATE; ARRAY; ELECTRONIC; EQUIPMENT; COMMUNICATE; INFORMATION; VOICE; PRINT; MEDIUM; CENTRAL; FINANCIAL; SERVICE; LOCATE

Derwent Class: T01; T05; W01
International Patent Class (Main): H04M-011/00
File Segment: EPI

11/5/28 (Item 28 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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010043114 **Image available**
WPI Acc No: 1994-310825/199438
XRPX Acc No: N94-244487

Secure transmission of financial card transaction over communication network - allows concurrent transmission of voice and data signals over telephone line to remote location
Patent Assignee: NIOBRARA RES & DEV CORP (NIOB-N); SED STANDARDS ASSOC INC (SEDS-N)

Inventor: SULLIVAN M K
Number of Countries: 050 Number of Patents: 004
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5351296	A	19940927	US 9338895	A	19930329	199438 B
WO 9423400	A1	19941013	WO 94US3344	A	19940328	199441
AU 9464177	A	19941024	AU 9464177	A	19940328	199505
EP 708950	A1	19960501	EP 94911733	A	19940328	199622
			WO 94US3344	A	19940328	

Priority Applications (No Type Date): US 9338895 A 19930329

Cited Patents: EP 565279; WO 9107042

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 5351296	A		19	H04K-001/00	
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WO 9423400	A1	E	59	G07F-007/12	
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Designated States (National): AT AU BB BG BR BY CA CH CN CZ DE DK ES FI
GB HU JP KP KR KZ LK LU LV MG MN MW NL NO NZ PL PT RO RU SD SE SI SK TT
UA US UZ VN

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL
OA PT SE

AU 9464177	A			G07F-007/12	Based on patent WO 9423400
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EP 708950	A1	E	19	G07F-007/12	Based on patent WO 9423400
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Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC
NL PT SE

Abstract (Basic): US 5351296 A

The device for performing **financial transactions** in conjunction with a telephone over a communications link to a computer at a **remote location** using a financial card has a controller for controlling operation of the device. A reader determines the account code of the financial card. The account code is transmitted over the communications link to the computer at the **remote location**. A receiver receives information sent by the computer over the communications link.

A communications connector connects the communications network and the telephone so that voice communications can be performed by the telephone and the device can transmit and receive data to and from the computer at the **remote location**. A power supply is connected to the communications network to provide power to the device solely from the power of communications network.

USE/ADVANTAGE - Credit card transactions using telephone. Allows concurrent audio and data transmission.

Dwg.4/5

Title Terms: SECURE; TRANSMISSION; FINANCIAL; CARD; TRANSACTION;
COMMUNICATE; NETWORK; ALLOW; CONCURRENT; TRANSMISSION; VOICE; DATA;
SIGNAL; TELEPHONE; LINE; REMOTE; LOCATE

Index Terms/Additional Words: CREDIT; CARD; TRANSACTIONS

Derwent Class: T01; T04; T05; W01

International Patent Class (Main): G07F-007/12; H04K-001/00

File Segment: EPI

11/5/29 (Item 29 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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009172812

WPI Acc No: 1992-300246/199236

XRPX Acc No: N92-229913

**Non-contacting financial transaction system - transmits information
unique to user to receiver for validity verification and financial
transaction processing**

Patent Assignee: INT TRANSACT SYSTEMS LTD (ITTR-N); TAIT E M (TAIT-I); TAIT
R A R (TAIT-I)

Inventor: TAIT E M; TAIT R A R; TAIT R A

Number of Countries: 020 Number of Patents: 009

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9214222	A1	19920820	WO 92GB181	A	19920131	199236 B
AU 9211847	A	19920907	AU 9211847	A	19920131	199249
			WO 92GB181	A	19920131	
EP 573438	A1	19931215	EP 92903628	A	19920131	199350
			WO 92GB181	A	19920131	
JP 6505104	W	19940609	JP 92503584	A	19920131	199427
			WO 92GB181	A	19920131	
US 5550358	A	19960827	WO 92GB181	A	19920131	199640
			US 9394182	A	19930802	
			US 95392023	A	19950221	
AU 677161	B	19970417	AU 9211847	A	19920131	199723
EP 573438	B1	19980520	EP 92903628	A	19920131	199824
			WO 92GB181	A	19920131	
DE 69225587	E	19980625	DE 625587	A	19920131	199831
			EP 92903628	A	19920131	
			WO 92GB181	A	19920131	
ES 2118810	T3	19981001	EP 92903628	A	19920131	199848

Priority Applications (No Type Date): GB 912104 A 19910131

Cited Patents: No-SR.Pub

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9214222	A1	E	28	G07F-007/10	
				Designated States (National): AU CA GB HU JP US	
				Designated States (Regional): AT BE CH DE DK ES FR GB GR IT LU MC NL SE	
AU 9211847	A			G07F-007/10	Based on patent WO 9214222
EP 573438	A1	E	2	G07F-007/10	Based on patent WO 9214222
				Designated States (Regional): BE CH DE DK ES FR GB GR IT LI LU MC NL SE	
JP 6505104	W			G06F-015/21	Based on patent WO 9214222
US 5550358	A		12	G06K-005/00	Cont of application WO 92GB181
					Cont of application US 9394182
AU 677161	B			G07F-007/10	Previous Publ. patent AU 9211847
					Based on patent WO 9214222
EP 573438	B1	E		G07F-007/10	Based on patent WO 9214222
				Designated States (Regional): AT BE CH DE DK ES FR GB GR IT LI LU MC NL SE	
DE 69225587	E			G07F-007/10	Based on patent EP 573438
					Based on patent WO 9214222
ES 2118810	T3			G07F-007/10	Based on patent EP 573438

Abstract (Basic): WO 9214222 A

The transaction system includes a hand-held transmitter (10) which contains a user's code and has a keypad (17) for the insertion of a personal identification number (PIN) code. A check is made of the PIN code prior to transmission of data. A receiver (12) is coupled via a transmission line to a local system where the user's code and PIN code together with details of a purchase received from the vendor, are registered against the user's number for subsequent billing.

Security measures are incorporated to minimise fraud, including changing of account details and the secret transmission of stored personal information displayed at the receiver for personal

* verification.

USE/ADVANTAGE - For cashless **financial transactions** . Minimises fraud. Non-contact payment system where credit cards are unacceptable.

Dwg.1/9

Title Terms: NON; CONTACT; FINANCIAL; TRANSACTION; SYSTEM; TRANSMIT;
INFORMATION; UNIQUE; USER; RECEIVE; VALID; VERIFICATION; FINANCIAL;
TRANSACTION; PROCESS

Derwent Class: T05

International Patent Class (Main): G06F-015/21; G06K-005/00; G07F-007/10

International Patent Class (Additional): G06K-017/00; G06K-019/07

File Segment: EPI

11/5/30 (Item 30 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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008532415 **Image available**

WPI Acc No: 1991-036499/199105

XRPX Acc No: N91-028322

Method for transmission of financial data - has encryption key stored on bank card used to encrypt preselected data prior to transmission

Patent Assignee: EXCHANGE SYSTEM (EXCH-N)

Inventor: LABOUNTY J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 4984270	A	19910108	US 8764169	A	19870619	199105 B

Priority Applications (No Type Date): US 8764169 A 19870619

Abstract (Basic): US 4984270 A

The method of securing electronic data relating to a customer-initiated **financial transaction** or the like for transmission from a transaction location to a remote receiving location, comprises issuing the customer a **financial transaction** identification card having an issuer security key encoded thereon. The issuer security key corresponds to the remote receiving location. The issuer security key is stored at the remote receiving location. At the time of a **financial transaction** , the issuer security key is read at the transaction location from the **financial transaction** identification card.

At the transaction location, preselected data relating to the **financial transaction** is encrypted using an encryption algorithm and the issuer security key as the encryption key. Data relating to the **financial transaction** , including the encrypted data is transmitted to the remote receiving location. The encrypted data is decrypted at the **remote location** using the issuer security key stored at the **remote location** .

ADVANTAGE - Eliminates need for extensive hardware.

Dwg.1/2

Title Terms: METHOD; TRANSMISSION; FINANCIAL; DATA; ENCRYPTION; KEY;
STORAGE; BANK; CARD; PRESELECTED; DATA; PRIOR; TRANSMISSION

Derwent Class: T01; T04; T05; W01

International Patent Class (Additional): H04K-001/00

File Segment: EPI

11/5/31 (Item 31 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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008449530 **Image available**

WPI Acc No: 1990-336530/199045

XRPX Acc No: N90-257394

Interactive TV system for distribution of selectable video - using telephone connection for transmitting encoded data from central location to remote subscriber terminal

Patent Assignee: CABLESHARE INC (CABL-N)

Inventor: COUMANS P; LODBERG A; MCNORGAN R; POCOCK T H

Number of Countries: 006 Number of Patents: 008

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 396062	A	19901107	EP 90108148	A	19900428	199045 B
CA 2015912	A	19901105				199105
JP 3021185	A	19910129	JP 90115957	A	19900507	199110
US 5014125	A	19910507	US 89347732	A	19890505	199121
EP 396062	A3	19920610	EP 90108148	A	19900428	199332
EP 396062	B1	19961023	EP 90108148	A	19900428	199647
DE 69028944	E	19961128	DE 628944	A	19900428	199702
			EP 90108148	A	19900428	
CA 2015912	C	20010410	CA 2015912	A	19900502	200124

Priority Applications (No Type Date): US 89347732 A 19890505

Cited Patents: NoSR.Pub; EP 128769; EP 288890; FR 2619661; GB 2174874; GB 2207838; US 4807023; US 4924303

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 396062	A				
					Designated States (Regional): DE FR GB

EP 396062	B1	E	30	H04N-007/173	
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Designated States (Regional): DE FR GB

DE 69028944	E			H04N-007/173	Based on patent EP 396062
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CA 2015912	C	E		H04N-007/173	
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Abstract (Basic): EP 396062 A

A method of selectively distributing video presentations via a TV network from a central location to individual **remote locations**. The method uses the telephone network to establish a two-way communication path between the viewers location and the central location. Information pertaining to the viewer, as well as commands related to the viewers selections for presentations and other data, are transmitted to the central location from a terminal at the viewers site by means of the telephone connection.

This same connection is used to transmit audio information from the central location to the viewers terminal, where it is combined with video information transmitted over another medium to form a presentation that is reproduced for the viewer. Commands and data are transmitted from the central location to the viewers terminals through the video transmission medium.

USE/ADVANTAGE - For still frame TV distribution system such as home shopping, **financial transaction**, education etc. Capacity of cable TV system is used more economically and can be expanded economically.

(24pp Dwg.No.1/6)

Title Terms: INTERACT; TELEVISION; SYSTEM; DISTRIBUTE; SELECT; VIDEO; TELEPHONE; CONNECT; TRANSMIT; ENCODE; DATA; CENTRAL; LOCATE; REMOTE; SUBSCRIBER; TERMINAL

Derwent Class: W01; W02

International Patent Class (Main): H04N-007/173

International Patent Class (Additional): H04M-003/42; H04M-011/00;

H04N-007/17

File Segment: EPI

11/5/32 (Item 32 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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003886387

WPI Acc No: 1984-031928/198406

XRPX Acc No: N84-024124

Automatic banknote depositing and dispensing appts. for e.g. bank - has display section showing amount of money stored in transaction appts. calculated using processing and memory circuitry

Patent Assignee: TOKYO SHIBAURA DENKI KK (TOKE)

Inventor: WATANABE Y

Number of Countries: 003 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2124005	A	19840208	GB 8318544	A	19830708	198406 B
DE 3325182	A	19840216	DE 3325182	A	19830712	198408
US 4542287	A	19850917	US 83510163	A	19830701	198540
GB 2124005	B	19860115				198603
DE 3325182	C	19881110				198845

Priority Applications (No Type Date): JP 82121029 A 19820712

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
GB 2124005	A		40		

Abstract (Basic): GB 2124005 A

The automatic **bank** note **transaction** appts. comprises a housing having a note storage device provided for storing deposited notes together with previously stored notes and appropriating the deposited and previously stored notes for dispensation. A memory/calculation device detects the amounts of money for the notes stored in the note storage device for dispensation, deposited notes, and dispensed notes, for storing the results of the detection, and for calculating the current amount of money, for the notes stored in the note storage device.

A display indicates the amount arrived at by the memory/calculation device. Pref. the automatic **bank** note **transaction** appts. includes a number of note storage sections each provided for deposited notes of a given denomination.

0/21

DE 3325182 A

The automatic **banknotes** - **transaction** machine consists of a housing (2) with compartments (20-23) that receive paid-in banknotes (P), together with previously entered banknotes (P), both of which are available for issuing.

The machine also includes a processor and a display.

The processor determines the amounts of stored, paid-in paid-out and of genuine but worn-out banknotes located in the various compartments, which the display shows individual or the total amount, including unsuitable and rejected banknotes.

The display may be located internal or external to the machine, or it may be installed at a **remote location** for monitoring purposes.

USE/ADVANTAGE - Circulates banknotes and separates unusable notes and displays, on demand, total amount it contains.

(53pp)

Title Terms: AUTOMATIC; BANKNOTE; DEPOSIT; DISPENSE; APPARATUS; BANK; DISPLAY; SECTION; AMOUNT; MONEY; STORAGE; TRANSACTION; APPARATUS; CALCULATE; PROCESS; MEMORY; CIRCUIT

Derwent Class: T05

International Patent Class (Additional): G06F-003/06; G06F-015/30;

G06K-013/16; G07D-001/00; G07D-007/00; G07F-007/00

File Segment: EPI

8/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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03379871 **Image available**
AUTOMATIC TRANSACTION **PROCESSING** SYSTEM

PUB. NO.: 03-042771 [JP 3042771 A]
PUBLISHED: February 22, 1991 (19910222)
INVENTOR(s): HIRAMOTO TETSUYA
APPLICANT(s): OKI ELECTRIC IND CO LTD [000029] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 01-178775 [JP 89178775]
FILED: July 10, 1989 (19890710)
INTL CLASS: [5] G06F-015/30
JAPIO CLASS: 45.4 (**INFORMATION PROCESSING** -- Computer Applications
JAPIO KEYWORD: R087 (PRECISION MACHINES -- Automatic Banking)
JOURNAL: Section: P, Section No. 1201, Vol. 15, No. 188, Pg. 59, May 15, 1991 (19910515)

ABSTRACT

PURPOSE: To realize the remote **processing** of slip transaction by adding a specified slip reading device to an automatic transaction device for a customer, and reproducing the recorded surface of a slip at a **different place** through a communication line, and controlling the slip reading by a **teller** as seeing that reproduced picture.

CONSTITUTION: The automatic transaction device 1 and the slip reading device 2 added to the device 1 are connected to a remote **processing** device 4 through the communication line 3, and the device 2 is provided with slip photographing camera 21 and a speaking device 22, which are controlled by a picture voice control part 23. Further, the device 4 is provided with a display 41 and the speaking device 42, which are controlled by the picture voice control part 43, and besides it is provided with a keyboard 44 and a CRT 45 for operating it, which are controlled by an operation control part 46. Then, the recorded surface of the slip photographed by the camera 21 is reproduced on the display 41, and the **teller**, as seeing the reproduced surface of the slip, operates the keyboard 44 so as to control the device 2.

8/5/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
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03248561 **Image available**
AUTOMATIC **TELLER** MACHINE SYSTEM

PUB. NO.: 02-224061 [JP 2224061 A]
PUBLISHED: September 06, 1990 (19900906)
INVENTOR(s): MINEMATSU NOBUO
APPLICANT(s): OKI ELECTRIC IND CO LTD [000029] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 01-043175 [JP 8943175]
FILED: February 27, 1989 (19890227)
INTL CLASS: [5] G06F-015/30
JAPIO CLASS: 45.4 (**INFORMATION PROCESSING** -- Computer Applications
JAPIO KEYWORD: R087 (PRECISION MACHINES -- Automatic Banking); R098 (ELECTRONIC MATERIALS -- Charge Transfer Elements, CCD & BBD); R107 (**INFORMATION PROCESSING** -- OCR & OMR Optical Readers
JOURNAL: Section: P, Section No. 1134, Vol. 14, No. 530, Pg. 64, November 21, 1990 (19901121)

ABSTRACT

PURPOSE: To reduce an operator's work in a head shop by bringing a part of items in a slip **entered** by a customer in a business office to character recognition and encoding it and transmitting it together with image **data**

to the head shop.

CONSTITUTION: When a customer desires a transaction, the customer himself **enters** prescribed transaction **data** in a medium such as a slip, etc., a transaction preprocessor 2 reads the medium in which the transaction **data** is **entered** as image **data**, and a character recognition object area brings it to character recognition and converts it to code **data**, and transfers it together with image **data** to a **remote place processor** 8. The **remote place processor** 8 brings the received image **data** and code **data** to character conversion and displays a transaction screen edited to a specific format on a display and shows it to an operator. In this case, it will suffice that the operator brings only image **data** of a recognition non-object area and a recognition impossible character of a recognition object area to covering **input**. The **remote place processor** 8 converts the **inputted** transaction **data** to code **data** corresponding to a specific format corresponding to a transaction subject, and transfers it to an automatic transaction device 3. In such a way, an operator's work quantity in a master shop can be reduced.

8/5/3 (Item 3 from file: 347)

DIALOG(R)File 347:JAPIO

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02679270 **Image available**

AUTOMATIC **TELLER MACHINE**

PUB. NO.: 63-296170 [JP 63296170 A]
PUBLISHED: December 02, 1988 (19881202)
INVENTOR(s): OKAZAKI TOSHIO
APPLICANT(s): TOSHIBA CORP [000307] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 62-129881 [JP 87129881]
FILED: May 28, 1987 (19870528)
INTL CLASS: [4] G06F-015/30; G07D-009/00; G07D-009/00
JAPIO CLASS: 45.4 (**INFORMATION PROCESSING** -- Computer Applications);
29.4 (PRECISION INSTRUMENTS -- Business Machines
JAPIO KEYWORD: R087 (PRECISION MACHINES -- Automatic Banking)
JOURNAL: Section: P, Section No. 848, Vol. 13, No. 127, Pg. 45, March
29, 1989 (19890329)

ABSTRACT

PURPOSE: To perform a normal inside inspecting operation to prevent accidents by invalidating the control of a remote monitor device during the maintenance operation.

CONSTITUTION: An automatic transaction device which is controlled by the control signal from the remote monitor device provided in a **remote place** and automatically performs various transactions is provided with a detecting means 91 which detects execution of the maintenance operation and an invalidating control means 93 which invalidates the control of the remote monitor device at the time of detecting execution of the maintenance operation by said detecting means. Consequently, the occurrence of an expected machine operation during maintenance and inspection is prevented. Thus, the maintenance and inspection operation is accurately performed and the occurrence of accidents is prevented.

8/5/4 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014604307 **Image available**

WPI Acc No: 2002-425011/200245

Related WPI Acc No: 2002-416058; 2002-416115

XRPX Acc No: N02-334153

Financial transactions provision system using automatic teller machine, includes interface documents accessible to interface application for

'financial service terminal with one component for calling transaction modules

Patent Assignee: ANTONIN T (ANTO-I); SHUTTS T (SHUT-I)

Inventor: ANTONIN T; SHUTTS T

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020032655	A1	20020314	US 2000232616	P	20000914	200245 B
			US 2001810438	A	20010319	

Priority Applications (No Type Date): US 2000232616 P 20000914; US 2001810438 A 20010319

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020032655	A1		38	G06F-017/60	Provisional application US 2000232616

Abstract (Basic): US 20020032655 A1

NOVELTY - An object server module communicates with interface application provided for financial service terminal. Transaction modules receive component request through object server module, oversees execution of transaction **processing** and returns a component response to an interface application. Each of the interface documents accessible to interface application, include a component for calling the transaction modules.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Terminal preparation method;
- (b) Interface document;
- (c) Interface document defining method;
- (d) Core application

USE - For providing financial services through automatic **teller** machine (ATM) placed in less secure **remote locations** such as gas stations, convenience stores and retail establishments, shopping mall, grocery store, bank branch lobby, etc.

ADVANTAGE - Dynamically analyzes events related to operations of financial service terminal such as time of transactions, time between transactions, **data** regarding presence of waiting customers, etc. Evaluates the presence or absence of a customer backlog or other factors for influencing the available services. Provides enhanced services such as financial, **information**, transaction and communication services.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic view of system including financial service terminals and associated backend systems.

pp; 38 DwgNo 1/18

Title Terms: FINANCIAL; TRANSACTION; PROVISION; SYSTEM; AUTOMATIC; **TELLER**; MACHINE; INTERFACE; DOCUMENT; ACCESS; INTERFACE; APPLY; FINANCIAL; SERVICE; TERMINAL; ONE; COMPONENT; CALL; TRANSACTION; MODULE

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

8/5/5 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014509769 **Image available**

WPI Acc No: 2002-330472/200237

XRPX Acc No: N02-259343

Systems/files access security provision method for e.g. computer networks, involves authorizing individual for accessing secure password and password is passed from database to password subsystem to provide access to that system

Patent Assignee: DEW ENG & DEV LTD (DEWE-N)

Inventor: HAMID L; HILLHOUSE R D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2317138	A1	20020125	CA 2317138	A	20000830	200237 B

Priority Applications (No Type Date): US 2000625547 A 20000725

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
CA 2317138	A1	E	30	H04L-009/32	

Abstract (Basic): CA 2317138 A1

NOVELTY - A secure password is provided to a password database and a password subsystem for securing a determined system or file. A user authorization method with sufficient security level to access the password, is determined, using which an individual is authorized and the secure password is retrieved from the database and manually **entered** to the subsystem for accessing the system or file.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for method of changing a password for securing files accessible by password **data** entry.

USE - For providing improved security for systems or files accessible by password **data** entry in computer networks, automatic **teller** machines, telephone banking, calling cards, telephone answering services, houses, safes, etc. Also for providing security to military related projects.

ADVANTAGE - Simple passwords can be replaced with very complex passwords without requiring the typical user inconvenience relating to complex passwords. Allows a user to secure some files with personal **information** using a password and others using a company provided password as users are prompted to select more than one password for an application. This also allows for hierarchy of security levels each having a password. Easy to remember the secure passwords as they can be stored in a key database on a smart card.

DESCRIPTION OF DRAWING(S) - The figure shows a flow diagram of a method of accessing the key **data** within a portable medium, from **different locations**.

pp; 30 DwgNo 4/7

Title Terms: SYSTEM; FILE; ACCESS; SECURE; PROVISION; METHOD; COMPUTER; NETWORK; AUTHORISE; INDIVIDUAL; ACCESS; SECURE; PASSWORD; PASSWORD; PASS; DATABASE; PASSWORD; SUBSYSTEM; ACCESS; SYSTEM

Derwent Class: T01; W01

International Patent Class (Main): H04L-009/32

International Patent Class (Additional): G06F-012/14

File Segment: EPI

8/5/6 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014147227 **Image available**

WPI Acc No: 2001-631444/200173

XRPX Acc No: N01-471311

Automatic loan lending device with automatic teller machine receives certificates of customer from remote place and lends repay duration loan amount to customer, without direct interviewing of customer

Patent Assignee: HITACHI LTD (HITA)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001229455	A	20010824	JP 200046727	A	20000218	200173 B

Priority Applications (No Type Date): JP 200046727 A 20000218

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001229455	A		8	G07F-019/00	

Abstract (Basic): JP 2001229455 A

NOVELTY - The device receives the photographs and certificates of customer from **remote place** for authentication and outputs the repay

duration and transaction **number** to the customer at the time of loan lending, and cash payment is performed without direct interviewing the customer.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for automatic loan lending system.

USE - Automatic loan lending device with automatic **teller** machine installed in financial institutions.

ADVANTAGE - The time for loan furnishing is shortened, and the accuracy of loan payment is enhanced.

DESCRIPTION OF DRAWING(S) - The figure shows the **process** flow of loan and payment. (Drawing includes non-English language text).

pp; 8 DwgNo 2/8

Title Terms: AUTOMATIC; LOAN; LENDING; DEVICE; AUTOMATIC; **TELLER** ; MACHINE ; RECEIVE; CERTIFY; CUSTOMER; REMOTE; PLACE; DURATION; LOAN; AMOUNT; CUSTOMER; DIRECT; CUSTOMER

Derwent Class: T01; T05

International Patent Class (Main): G07F-019/00

International Patent Class (Additional): G06F-017/60; G06F-019/00; G07D-013/00

File Segment: EPI

8/5/7 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014141774 **Image available**

WPI Acc No: 2001-625985/200172

Related WPI Acc No: 2000-655251; 2002-225687

XRPX Acc No: N01-466652

Computerized prepaid debit card dispensing and validating system used with automated teller machine, has computerized assembly and clearing house assembly, coupled through a network for debit card issue-administration

Patent Assignee: CUERVO V (CUER-I)

Inventor: CUERVO V

Number of Countries: 095 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200169347	A2	20010920	WO 2001US7773	A	20010312	200172 B
AU 200147367	A	20010924	AU 200147367	A	20010312	200208
US 6405182	B1	20020611	US 98128088	A	19980803	200244
			US 2000524496	A	20000313	

Priority Applications (No Type Date): US 2000524496 A 20000313; US 98128088 A 19980803

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200169347 A2 E 17 G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200147367 A G06F-000/00 Based on patent WO 200169347

US 6405182 B1 G06F-017/60 CIP of application US 98128088

CIP of patent US 6105009

Abstract (Basic): WO 200169347 A2

NOVELTY - A computerized assembly (54) computes line of credit from the user particulars and validates funds based on transactions. A dispenser (40) issues a debit card (48) with identity **number** (46) based on receiving validation signal. A clearing house (56) collected through a network (60), **processes** the **information** and **enters** a line of credit for each identity **number** .

USE - Used with automated **teller** machines (ATM), point of sale (POS) terminals for distributing cash, debit/credit cards, check cards

or ATM cards to purchasers for business transactions, commercial applications.

ADVANTAGE - The debit card system permits the user to acquire debit cards from terminals with minimum paper work, maintenance, and financial disclosure for the purchaser. The user is also permitted to obtain more than one card associated with same identification serial **number** , for transactions to readily transfer funds to **remote locations** .

DESCRIPTION OF DRAWING(S) - The figure shows the hardware of the computerized pre-paid debit card system.

Dispenser (40)

Identity **number** (46)

Debit card (48)

Computerized assembly (54)

Clearing house (56)

Network (60)

pp; 17 DwgNo 1/2

Title Terms: COMPUTER; PREPAYMENT; DEBIT; CARD; DISPENSE; VALID; SYSTEM; AUTOMATIC; **TELLER** ; MACHINE; COMPUTER; ASSEMBLE; CLEAR; HOUSE; ASSEMBLE; COUPLE; THROUGH; NETWORK; DEBIT; CARD; ISSUE; ADMINISTER

Derwent Class: T01; T05

International Patent Class (Main): G06F-000/00; G06F-017/60

File Segment: EPI

8/5/8 (Item 5 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014140196 **Image available**

WPI Acc No: 2001-624407/200172

XRPX Acc No: N01-465204

Automated teller machine for use in financial institution has controller that controls normal cash handling mechanism to respond to customer's request normally handled by failed cash handling mechanism

Patent Assignee: NCR CORP (NATC)

Inventor: NOGAMI M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6285988	B1	20010904	US 94220756	A	19940331	200172 B

Priority Applications (No Type Date): JP 9395105 A 19930331

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6285988	B1	12	G06F-017/60		

Abstract (Basic): US 6285988 B1

NOVELTY - Each of the two cash handling mechanisms normally manages a specific customer operation station among the three customer operation stations (2A-2C) of a cash handling module. When one of the cash handling mechanisms fails, a controller (8) regulates the functional cash handling mechanism to respond to a customer's request normally handled by the failed cash handling mechanism.

USE - For use in automatic dispensing of cash to customer in financial institution and **other locations** .

ADVANTAGE - Ensures cash transaction of customer since customer's request handled by failed cash handling mechanism can be **processed** by normal cash handling mechanism. Ensures appropriate control operation of cash handling mechanisms for high operational efficiency, when **number** of customer operation stations try to access same cash handling mechanism simultaneously for withdrawal or deposit. Attains reduction of cost of automated **teller** machine without reducing operation speed for withdrawal and deposit transactions.

DESCRIPTION OF DRAWING(S) - The figure shows the functional block diagram of automated **teller** machine.

Customer operation stations (2A-2C)

Controller (8)

pp; 12 DwgNo 2/6
Title Terms: AUTOMATIC; **TELLER** ; MACHINE; FINANCIAL; INSTITUTION; CONTROL;
CONTROL; NORMAL; CASH; HANDLE; MECHANISM; RESPOND; CUSTOMER; REQUEST;
NORMAL; HANDLE; FAIL; CASH; HANDLE; MECHANISM
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI

8/5/9 (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013895927 **Image available**
WPI Acc No: 2001-380140/200140
Related WPI Acc No: 1991-208319; 1999-179490
XRPX Acc No: N01-278627

**Delivery handling process for electronic service, involves routing
automatic teller machine message to selected financial institution to
enable real time debit or credit financial transaction**

Patent Assignee: ONLINE RESOURCES & COMMUNICATIONS CORP (ONLI-N)
Inventor: CARMODY T E; LAWLOR M P
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6202054	B1	20010313	US 89448170	A	19891208	200140 B
			US 92975334	A	19921116	
			US 95469354	A	19950606	
			US 9820109	A	19980206	

Priority Applications (No Type Date): US 92975334 A 19921116; US 89448170 A
19891208; US 95469354 A 19950606; US 9820109 A 19980206

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6202054	B1	84	G06F-017/60		CIP of application US 89448170 Cont of application US 92975334 Div ex application US 95469354 CIP of patent US 5220501 Div ex patent US 5870724

Abstract (Basic): US 6202054 B1

NOVELTY - An automatic **teller** machine network compatible request message, generated based on a digital service request message, is applied to an interbank financial services network. The message is routed to a selected financial institution to enable real time debit or credit financial transaction at the financial institution so as to shift liability to the financial institution in real time.

DETAILED DESCRIPTION - The automated **teller** machine network compatible request message is generated based at least in part on the service request message and the associated digitally encoded user identifying **information** . The digital service request message, requesting a service to be fulfilled, is received over the telecommunications network from a remote user's home or office. The digital service request message includes a digitally encoded electronic service request and associated digitally encoded user identifying **information** .

USE - Used for handling delivery of at least one electronic service to multiple remote users through use of a public telecommunications network and an interbank financial services network connected to multiple financial institutions.

ADVANTAGE - Offers an attractive proposition to a variety of participants in the payments system. Enables user to save time and money and pay their bills and obtain other banking services at **remote locations** . Enables banks to save **back - office** expense and realize an efficient way to service their customers.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the financial services distribution system.

pp; 84 DwgNo 1/22

Title Terms: DELIVER; HANDLE; **PROCESS** ; ELECTRONIC; SERVICE; ROUTE;
AUTOMATIC; **TELLER** ; MACHINE; MESSAGE; SELECT; FINANCIAL; INSTITUTION;
ENABLE; REAL; TIME; DEBIT; CREDIT; FINANCIAL; TRANSACTION
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI

8/5/10 (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013576293 **Image available**
WPI Acc No: 2001-060500/200107
XRPX Acc No: N01-045297

**Encrypted-non-encrypted data generating system for use in touch screen
PIN entry device, has switch to detect if tamper resistant housing
containing touch sensor, controller and processor , is intact**

Patent Assignee: RADIANT SYSTEMS INC (RADI-N)
Inventor: BILGER A; DUDGEON M; FINLEY M C; WADE J
Number of Countries: 091 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200057262	A1	20000928	WO 2000US7215	A	20000317	200107 B
AU 200038982	A	20001009	AU 200038982	A	20000317	200108

Priority Applications (No Type Date): US 99275468 A 19990324

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200057262	A1	E	25	G06F-001/00	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH
CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE
KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200038982 A G06F-001/00 Based on patent WO 200057262

Abstract (Basic): WO 200057262 A1

NOVELTY - A touch sensor (305) detects the coordinates of a touch on the touch screen. Touch controller (315) toggle between encryption and non-encryption modes. A **processor** (310) generates and transmits encrypted and non-encrypted **data** associated with touch, during encryption and non-encryption modes, respectively. A switch detects if the tamper resistant housing with sensor, controllers and **processors** , is intact.

DETAILED DESCRIPTION - The **processor** encrypts **data** associated with the co-ordinated of the touch using an encryption key and transmits the encrypted **data** to remote **processor** (325), if touch controller is in encryption mode. The **data** associated with touch coordinate is transmitted to remote **processor** , in non-encrypted format if touch controller is in non-encryption mode. If the switch detects that the tamper resistant housing is not intact, the encryption key **id** deleted. An INDEPENDENT CLAIM is also included for encrypted and non-encrypted **data** generating method.

USE - For use in touch screen cryptographic personal identification **number** (PIN) entry device (PED) used in grocery store, checkout lane terminals, automatic **teller** machines and gasoline dispensers.

ADVANTAGE - As switch operates to immediately flush resident encryption keys from memory if touch screen is tampered, any attempt to actively or passively obtain the encryption key destroys current encryption key and disables touch screen, and **information** regarding tampering is available at the site and can be transferred to **remote locations** such as home or office, maintenance depots, etc. Reduces cost and require low maintenance with high security.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of components of PIN entry device.

Touch sensor (305)

Processor (310)
Touch controller (315)
Remote processor (325)
pp; 25 DwgNo 3/6
Title Terms: ENCRYPTION; NON; ENCRYPTION; **DATA** ; GENERATE; SYSTEM; TOUCH;
SCREEN; PIN; **ENTER** ; DEVICE; SWITCH; DETECT; TAMPER; RESISTANCE; HOUSING
; CONTAIN; TOUCH; SENSE; CONTROL; **PROCESSOR**
Derwent Class: T01
International Patent Class (Main): G06F-001/00
File Segment: EPI

8/5/11 (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013522346 **Image available**
WPI Acc No: 2001-006552/200101
XRPX Acc No: N01-004703

**Remote interactive point access financial and information system for
video conferencing, ATM, has call center connected with bank
representative station for enabling real time interaction with customer**
Patent Assignee: ANDREAS D L (ANDR-I); KJONAAS D W (KJON-I); NAT CITY BANK
(NACI-N)

Inventor: ANDREAS D L; KJONAAS D W
Number of Countries: 090 Number of Patents: 004
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200049552	A2	20000824	WO 2000US4269	A	20000218	200101 B
AU 200034967	A	20000904	AU 200034967	A	20000218	200103
US 6223983	B1	20010501	US 99252834	A	19990219	200126
US 20010007332	A1	20010712	US 99252834	A	19990219	200143
			US 2001798407	A	20010302	

Priority Applications (No Type Date): US 99252834 A 19990219; US 2001798407
A 20010302

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200049552	A2	E	59	G06F-017/60	
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Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200034967	A			G06F-017/60	Based on patent WO 200049552
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US 6223983	B1			G06F-017/60	
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US 20010007332	A1			G06F-017/60	Cont of application US 99252834
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Cont of patent US 6223983

Abstract (Basic): WO 200049552 A2

NOVELTY - A call center (41) has **data** entry ports for initiating access and for executing transactions like video conferencing with a bank at representative station (40) via an interface (17). Station (40) and CPU (60) perform operable electrical and **data** communications with **data**, voice and image **processor**, to enable the bank to interact with the customer in real time and to provide customer access to the CPU.

DETAILED DESCRIPTION - The interactive point access financial and **information** system comprises a remote automated **teller** machine (ATM) (10), the call center (41), a depository (12). The bank representative station (40) includes a CPU, and **data**, voice and image **processor** operably connected to the call center (41), station (40) and CPU. The depository includes a security box which is operable via command functions at the station (40). The call center executes desired transactions like deposits, withdraws, loans, and exchanges **information** with the banker in real time on face to face basis. INDEPENDENT CLAIMS are also included for the following:

(a) method of providing interactive point access banking
information ;

(b) remote interactive point access virtual financial and
information system

USE - For providing integrated platform of services like video conferencing, commercial depository, and customized automated **teller** machine used for dispensing event tickets, discount coupons, cash withdrawal, deposits and providing coupons for bank products and services.

ADVANTAGE - The system provides of full service virtual bank to a customer and enables remote transactional engagement, on demand basis at high level of availability like seven days a week, 24 hours a day. Enables the customer to access and execute all major transactions on demand basis and further serves as a medium for **information** from multiple sources. As the system is operated by computer implemented software, it enables the customer to remotely **process check accounts**, use a cash card or check card, charge a check, Use infobank, check order/reorder, execute direct deposit authorization, access saving **account information** and review personal financial profiles. Uses software program logic, which is robust and user friendly, and provides the customer with various options to access and close among various bank services. The call center which is a customer service platform, provides third party services like insurance, travel, investment and similar services which are of general interest to the customer. The interactive video conferencing enables face to face interview and conversation with a bank representative who assists the remote customer in opening new deposit **accounts**, direct deposit capability, reorder checks, provides general **information** regarding loans, forward loan applications, discuss additional product offerings of the bank, and answers customer service related questions. The system is modular and expandable to be compatible with emerging technologies like internet/intranet, cellular systems and high bandwidth digital communications, for enabling individual and institutional customers to access full banking services from **remote locations**.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram representing operational interface of the remote interactive point access financial and **information system**.

ATM (10)

Depository (12)

Interface (17)

Bank representative station (40)

Call center (41)

CPU (60)

pp; 59 DwgNo 12/12

Title Terms: REMOTE; INTERACT; POINT; ACCESS; FINANCIAL; **INFORMATION** ;
SYSTEM; VIDEO; ATM; CALL; CONNECT; BANK; REPRESENT; STATION; ENABLE; REAL
; TIME; INTERACT; CUSTOMER

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

8/5/12 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012711939 **Image available**

WPI Acc No: 1999-518052/199943

XRPX Acc No: N99-385245

**Security enhancing method for keyboard data entry in customer
transaction processing system**

Patent Assignee: NCR CORP (NATC)

Inventor: ALLGEIER D M; DONNELLY T; ELLIS D A; JONES F; KAPP M A; PROTHEROE
R L

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5949348	A	19990907	US 92930964	A	19920817	199943 B

Priority Applications (No Type Date): US 92930964 A 19920817; US 94233546 A 19940426

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5949348	A	13	G06F-017/00	Cont of application	US 92930964

Abstract (Basic): US 5949348 A

NOVELTY - A combined touch screen and display are provided, on which a chosen keyboard configuration is displayed on a chosen location. An user signature and personal identification **data entered** by contacting selected areas of touch screen are compared with corresponding predetermined **data**, to verify the identity of the user.

DETAILED DESCRIPTION - A card reader is provided for reading **data** from the user's personal card and selecting a particular keyboard configuration to override the keyboard configuration provided by the system. The depicted keyboard configuration may be moved to **different locations** on the combined touch screen and display, with certain areas of display representing certain keyboard values corresponding to **different locations** of keyboard configuration depiction.

USE - For enhancing security, to foil unauthorized observers of **entered data** in automated **teller** terminals of customer transaction **processing** system.

ADVANTAGE - As different keyboard configurations are displayed on the combined touch screen and display at **different locations** with corresponding keyboard values, detection of a personal identification **number** during entry, by an unauthorized observer is made significantly difficult and utility and versatility of the write **input** apparatus is enhanced. As identity of the user of the business terminal is verified by comparing **entered** identification **number** with stored **number**, recognition of an unauthorized observer as a legitimate customer is prevented.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart illustrating customer transaction including **entering** of personal identification **number** and signature **data**.

pp; 13 DwgNo 4/16

Title Terms: SECURE; ENHANCE; METHOD; KEYBOARD; **DATA** ; **ENTER** ; CUSTOMER; TRANSACTION; **PROCESS** ; SYSTEM

Derwent Class: T01

International Patent Class (Main): G06F-017/00

File Segment: EPI

8/5/13 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012481293 **Image available**

WPI Acc No: 1999-287401/199927

Related WPI Acc No: 1998-260901; 1999-383775; 2002-403612; 2002-433550

XRPX Acc No: N99-214650

Editor for developing statements to support input -output operation on open network utilized by data transaction system

Patent Assignee: DATASCAPE INC (DATA-N)

Inventor: WAGNER R H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5898838	A	19990427	US 95493772	A	19950622	199927 B
			US 97940721	A	19970930	

Priority Applications (No Type Date): US 95493772 A 19950622; US 97940721 A 19970930

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5898838	A	38	G06F-013/42	Div ex application	US 95493772
				Div ex patent	US 5742845

Abstract (Basic): US 5898838 A

NOVELTY - A downloader downloads protocol statements segregated by the segregator to **input** -output device and stores the segregated application statements for use by common gateway interface.

DETAILED DESCRIPTION - Integrated statement editing unit verifies syntax of integrated statements comprising open network protocol statements and application statements so that variable names in the protocol statements correspond with **data** fields in the application statement. The segregator segregates protocol statements from the application statements. The application statements are structured query language statements.

USE - For developing statements to support **input** -output operation on open network such as internet utilized by **data** transaction system including automatic **teller** machine, point of sale terminal, credit card terminal screen phone terminal, smart card reader, personal identification **number** pad, magnetic card swipe reader, printer.

ADVANTAGE - Permits consumers at **remote place** to order goods, so that merchant's risk and **processing** cost as well as card holder's exposure to fraud is reduced. Facilitates to communicate to **processing** center through open network with non- standard **input** -output devices. Supports electronic transaction or **data** compilation in secure manner without undue limitation as to the devices with which communication is performed. CGI application correlates the database identifier contained in the returned forms of the internet protocol statements, with the file previously generated by the editor and provides re-integrated database command statements to database application thereby database is queried by or retrieve **data** from non-standard **input** device. Permits user to develop integrated forms with extended HTML language and standard query language database application statements thereby avoids need for generating and QL commands and HTML commands and carefully correlates **data** fields of two command to implement transaction between client and database.

DESCRIPTION OF DRAWING(S) - The figure depicts diagram of open network utilized by **data** transaction system.

pp; 38 DwgNo 1/24

Title Terms: EDIT; DEVELOP; STATEMENT; SUPPORT; **INPUT** ; OUTPUT; OPERATE; OPEN; NETWORK; UTILISE; **DATA** ; TRANSACTION; SYSTEM

Derwent Class: T01

International Patent Class (Main): G06F-013/42

International Patent Class (Additional): G06F-009/00

File Segment: EPI

8/5/14 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011970345 **Image available**

WPI Acc No: 1998-387255/199833

Related WPI Acc No: 2000-671930

XRPX Acc No: N98-301983

Lighting control device for use in vicinity of ATM - has light sensors which detect light level near machine and in surrounding areas, comparing levels and transmitting to remote location if light level falls below certain level

Patent Assignee: PACIFIC BANK TECHNOLOGY INC (PACI-N)

Inventor: HAMM D; KIMMICH D P

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5774052	A	19980630	US 96598338	A	19960208	199833 B

Priority Applications (No Type Date): US 96598338 A 19960208

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5774052	A	13	G08B-021/00	

Abstract (Basic): US 5774052 A

The monitor has a light sensor for sensing a light level in the immediate area of the ATM installation. A light sensor senses at least one other light level in a surrounding area. The two light levels are compared with at least two specified minimum values and only those signals representative of light values below either of the specified minimum values are transmitted.

A central **data processing** unit includes a clock and the transmitted signals are received by a receiver, so that in turn the existence of the transmitted signals is communicated to a **remote location**.

USE - Allows near instant response to lighting failures by closing ATM machine until lighting is corrected along with providing warning to customer while at safe distance that ATM is out of order.

ADVANTAGE - Can be included with several other monitoring facilities such as panic alarms, heating, air conditioning, unauthorised removal etc.

Dwg.2/8b

Title Terms: LIGHT; CONTROL; DEVICE; VICINITY; ATM; LIGHT; SENSE; DETECT;
LIGHT; LEVEL; MACHINE; SURROUND; AREA; COMPARE; LEVEL; TRANSMIT; REMOTE;
LOCATE; LIGHT; LEVEL; FALL; BELOW; LEVEL
Index Terms/Additional Words: AUTOMATIC; **TELLER** ; MACHINE
Derwent Class: T01; T05; W05; X26
International Patent Class (Main): G08B-021/00
File Segment: EPI

8/5/15 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011822395 **Image available**

WPI Acc No: 1998-239305/199821

XRPX Acc No: N98-189260

Heat sensing digitiser input system for heated pen - has sensors which permit detection of intensity of heat source, with sensors being arranged at different locations relative to input area

Patent Assignee: COMPAQ COMPUTER CORP (COPQ)

Inventor: SELLERS C A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5736687	A	19980407	US 96700802	A	19960821	199821 B

Priority Applications (No Type Date): US 96700802 A 19960821

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5736687	A		11	G08C-021/00	

Abstract (Basic): US 5736687 A

The system (114) includes two heat sensors located at respective positions fixed relative to an **input** area, each of the sensors providing a signal representing an intensity received from a heat source, e.g. a pen (116). Detection electronics are coupled to the heat sensors receiving two signals for providing **data** representing the location of the heat source relative to the **input** area.

The system further has a microprocessor for computing **data** to be displayed on a display screen. The **input** area of the system comprises a remote **data** entry terminal display screen having an automated **teller** machine.

ADVANTAGE - Provides new and improved system for receiving **information** from user based on location of heat source.

Dwg.1/14

Title Terms: HEAT; SENSE; DIGITAL; **INPUT** ; SYSTEM; HEAT; PEN; SENSE;
PERMIT; DETECT; INTENSITY; HEAT; SOURCE; SENSE; ARRANGE; LOCATE; RELATIVE
; **INPUT** ; AREA
Derwent Class: P85; T01; T04
International Patent Class (Main): G08C-021/00
International Patent Class (Additional): G09G-003/02

File Segment: EPI; EngPI

8/5/16 (Item 13 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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008469341 **Image available**

WPI Acc No: 1990-356341/199048

XRPX Acc No: N90-272164

Pattern recognition procedure for machine-based system - teaching reference pattern to machine by writing different binary value to appropriate addressable data store

Patent Assignee: PRODUCTS FROM IDEAS (FROM-N); PRODUCTS FROM IDEAS (IDEA-N)

Inventor: LILLEY J B; TURNER S J

Number of Countries: 013 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 399718	A	19901128	EP 90305232	A	19900515	199048 B
US 5056147	A	19911008	US 90520195	A	19900509	199143

Priority Applications (No Type Date): GB 8913523 A 19890613; GB 8911130 A 19890516; GB 8913522 A 19890613

Cited Patents: 1.Jnl.Ref; EP 251504; GB 1605262; GB 2112194

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 399718	A				
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Designated States (Regional): AT BE CH DE ES FR GB GR IT LI NL SE

Abstract (Basic): EP 399718 A

The procedure has a reference pattern taught to a machine by writing a binary value to each of the addressable **data** stores at locations selected by applying pattern-dependent sets of values to the **data** stores and by writing a different binary value to all **other locations** not selected. **Input** pattern is measured against reference pattern by applying the sets of values characteristic of the **input** pattern to the **data** stores, and by reading the contents of those selected addresses.

The read binary values are fed into a network capable of providing the result of measurement only when the binary value is read from all of the selected locations.

USE/ADVANTAGE - For human biometric characteristics. Can be used in many systems e.g. access control to secured area, or automatic **teller** machine. Simple and fast. (21pp Dwg.No.1/8)

Title Terms: PATTERN; RECOGNISE; PROCEDURE; MACHINE; BASED; SYSTEM; TEACH; REFERENCE; PATTERN; MACHINE; WRITING; BINARY; VALUE; APPROPRIATE; ADDRESS ; **DATA** ; STORAGE

Derwent Class: T04; T05

International Patent Class (Additional): G06K-009/00; G07F-007/10

File Segment: EPI

8/5/17 (Item 14 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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008433413 **Image available**

WPI Acc No: 1990-320413/199042

XRPX Acc No: N90-245538

Automated interacting vending system for processed film products - has computer system with interactive screen and mechanised stowage for return of processed packages and payment collection

Patent Assignee: DELPHI PARTNERS LTD (DELP-N); DELPHI TECHNOLOGY INC (DELP-N)

Inventor: BOSTIC S; PRATT J S

Number of Countries: 022 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
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WO 9011582	A	19901004			199042	B
AU 9055217	A	19901022			199104	
EP 465599	A	19920115	EP 90906666	A	19900328	199203
US 5113351	A	19920512	US 89330112	A	19890329	199222
JP 4506273	W	19921029	JP 90506426	A	19900328	199250
			WO 90US1749	A	19900328	

Priority Applications (No Type Date): US 89330112 A 19890329

Cited Patents: EP 68642; FR 2608298; FR 2619236; GB 2063541; US 3379295; WO 8908901

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9011582	A				
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Designated States (National): AU BB CA FI JP MC NO

Designated States (Regional): AT BE CH DE DK ES FR GB IT LU NL SE

EP 465599	A				
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Designated States (Regional): AT BE CH DE ES FR GB GR IT LI LU NL SE

US 5113351	A	14	G06F-015/20		
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JP 4506273	W	13	G07F-017/02	Based on patent WO 9011582	
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Abstract (Basic): WO 9011582 A

In an automated, interactive system for receiving, storing, **processing**, retrieving and dispensing film, still video camera diskettes, or other products requiring **processing**, instructions on a screen prompt a patron to **enter information**. The **information** is stored on floppy disk or transmitted to a remote **processing** facility. A telephone help link is also provided.

The finished prints are returned to the machine and stored for mechanical retrieval when the customer returns. Alternatively, the film is **processed** locally by an attached automated **processing** unit before storage.

ADVANTAGE - 24 hour access, minimises handling delays, unmanned.

(42pp Dwg.No.1/5

Title Terms: AUTOMATIC; INTERACT; VENDING; SYSTEM; **PROCESS**; FILM; PRODUCT; COMPUTER; SYSTEM; INTERACT; SCREEN; MECHANISE; STOW; RETURN; **PROCESS**; PACKAGE; PAY; COLLECT

Derwent Class: P82; P84; S06; T01; T03; T05; W04

International Patent Class (Main): G06F-015/20; G07F-017/02

International Patent Class (Additional): G03B-027/46; G03D-015/00;

G07F-007/00

File Segment: EPI; EngPI

8/5/18 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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008263041 **Image available**

WPI Acc No: 1990-150042/199020

XRPX Acc No: N90-116329

Money orders dispensing system for point of sale location - has digital processor which controls dispensing of money order and is dependent on program stored in memory with cash register instruction

Patent Assignee: REPUBLIC MONEY ORDE (REPU-N); REPUBLIC MONEY ORDERS INC (REPU-N)

Inventor: HAMMOND R W

Number of Countries: 002 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2224874	A	19900516	GB 8921011	A	19890915	199020 B
US 5119293	A	19920602	US 88245346	A	19880916	199225
			US 90494538	A	19900316	
GB 2224874	B	19930113	GB 8921011	A	19890915	199302

Priority Applications (No Type Date): US 88245346 A 19880916; US 90494538 A 19900316

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 5119293 A 7 G06F-015/21 Cont of application US 88245346
GB 2224874 B G07D-001/00

Abstract (Basic): GB 2224874 A

The dispenser (20) is located at the point-of-sale (12, 14, 16, N) coupled to a cash register (18). The cash register through which an operator can ring up the sale of the negotiable instrument commands the dispenser to issue the w instrument in the proper amount. If the instrument issuer and the agent for the issuer are two separate entities, a computer (24) controls the dispenser to limit the liability of the issuer while the second computer (28) continuously informs the agent of its instantaneous liability. The dispenser has a printer with a compartment for storing blank order forms. A digital **processor** controls the operation of the dispenser in accordance with a stored programme. A memory associated with the **processor** stores dispenser transaction **data** relating to the money orders dispensed and the programme.

The cash register has a keyboard for sending money order dispensing instructions to the dispenser and a memory for storing the transaction **data**. The computer can alter the stored programmes and receive transaction **data** from each dispenser or cash register memory.

USE/ADVANTAGE - At check out counter of bank or supermarket. Limits issuer liability. (32pp Dwg.No.1/4

Title Terms: MONEY; ORDER; DISPENSE; SYSTEM; POINT; SALE; LOCATE; DIGITAL; **PROCESSOR**; CONTROL; DISPENSE; MONEY; ORDER; DEPEND; PROGRAM; STORAGE; MEMORY; CASH; REGISTER; INSTRUCTION

Derwent Class: T01; T05

International Patent Class (Main): G06F-015/21; G07D-001/00

International Patent Class (Additional): G06F-015/30; G07B-001/00

File Segment: EPI

8/5/19 (Item 16 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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007681964

WPI Acc No: 1988-315896/198845

XRPX Acc No: N88-239569

Worn banknote detection system - uses data obtained from worn note as decision criteria for subsequently examined notes

Patent Assignee: LAUREL BANK MACHINE CO (LAUB)

Inventor: CHIBA T

Number of Countries: 003 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 3812268	A	19881103	DE 3812268	A	19880413	198845 B
GB 2204682	A	19881116	GB 888748	A	19880413	198846
GB 2204682	B	19910918				199138
US 5055834	A	19911008	US 88180832	A	19880412	199143

Priority Applications (No Type Date): JP 8790135 A 19870413.

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
DE 3812268	A		8		

Abstract (Basic): GB 2204682 A

An adjustable bank note or bill-damage discrimination system which detects at least one physical quantity of a bill and compares the detected **data** of the bill with a predetermined discrimination level to determine whether the bill is damaged or not, wherein it comprises a detection means for detecting at least one physical quantity of a sample bill, which bill has been selected by an operator, the detected **data** representing a degree of bill-damage, a memory means for storing the detected **data** as the predetermined discrimination level, the memory means being a reloadable memory and the **data** contained therein being replaceable by fresh detected **data** obtained from a new sample bill, an **input** means for **inputting** damage level numbers, the

reloadable memory having areas for storing a plurality of detected **data** and areas for storing the damage level numbers, and a level selecting means for selecting a level **number** to thereby select the corresponding detected **data** for a damage discrimination level.

DE 3812268 A

The system detects at least one physical characteristic of each examined banknote and compares the obtained **data** with reference **data** to determine degree of wear, allowing very worn notes to be separated out. The reference **data** is obtained by initial examination of a worn note supplied by an operator and is **entered** in a memory for subsequent use as decision criteria for the amount of wear of each examined note.

The memory can be updated at will by the operator, in dependence on the degree of wear at which the banknotes are to be separated out. The memory pref. has a **number** of **different locations**, each used to hold **data** relating to a different physical parameter.

USE/ADVANTAGE - Banknote handling e.g. binding machine. Allows selection of unacceptable wear level.

0/4

Title Terms: WEAR; BANKNOTE; DETECT; SYSTEM; **DATA** ; OBTAIN; WEAR; NOTE; DECIDE; CRITERIA; SUBSEQUENT; NOTE

Derwent Class: T05

International Patent Class (Additional): G01N-021/88; G07D-007/00

File Segment: EPI

8/5/20 (Item 17 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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004008436

WPI Acc No: 1984-153978/198425

XRPX Acc No: N84-114387

Auto- teller using encryption module for user card data - has removable loader containing algorithm performance instructions on ROM for generating master key for encryption circuit

Patent Assignee: BURROUGHS CORP (BURS)

Inventor: ABRAHAM P C T; FERNANDES A M C

Number of Countries: 008 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 111381	A	19840620	EP 83304907	A	19830825	198425 B
GB 2131586	A	19840620	GB 8234568	A	19821203	198425
GB 2131586	B	19851120				198547
EP 111381	B	19881102				198844
DE 3378383	G	19881208				198850

Priority Applications (No Type Date): GB 8234568 A 19821203

Cited Patents: A3...8610; No-Citns.; No-SR.Pub; 1.Jnl.Ref; DE 3023427; US 3956615; WO 8102655

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 111381 A E 80

Designated States (Regional): BE CH DE FR LI NL SE

EP 111381 B E

Designated States (Regional): BE CH DE FR LI NL SE

Abstract (Basic): EP 111381 A

The autoteller system encryption module is coupled to receive an **input** word and current key word. The module responds to the latter to provide an output word. A removable master key loader provides instructions for the operation of an algorithm to generate a master key word. A port on the encryption module receives the master key loader and also reads the instant instructions from it.

A card reader reads the **data** from the user card. A **data** link receives a sub-key word from a **remote location** host system. The **teller** system generates a session key word by coupling the sub-key word as an **input** word in the encryption module. The system has the

keys stored in a battery maintained RAM which is volatile if the encryption module is removed.

1/9

Title Terms: AUTO; **TELLER** ; ENCRYPTION; MODULE; USER; CARD; **DATA** ; REMOVE
; LOAD; CONTAIN; ALGORITHM; PERFORMANCE; INSTRUCTION; ROM; GENERATE;
MASTER; KEY; ENCRYPTION; CIRCUIT

Derwent Class: T05

International Patent Class (Additional): G07F-007/10; H04L-009/00

File Segment: EPI

Set	Items	Description
S1	16833	TELLER OR BANK?() (EMPLOYEE? OR ASSOCIATE? OR STAFF?)
S2	3991799	INPUT? OR IN()PUT OR RECORD? .? OR ENTER? OR TYPE? OR TYPING OR PROCESS?
S3	4535307	DATA? ? OR INFO OR INFORMATION OR ID OR NUMBER OR ACCOUNT?
S4	15821	(DIFFERENT OR ANOTHER OR BACK OR REMOTE? OR OTHER) () (ROOM? OR LOCATION? OR OFFICE? OR BRANCH? OR PLACE)
S5	3187119	ELECTRONIC? OR COMPUTER? OR PC OR TERMINAL? OR NETWORK? OR WORKSTATION? OR SERVER?
S6	1520886	CLIENT? OR CUSTOMER? OR PUBLIC OR INDIVIDUAL? OR PEOPLE
S7	82145	TRANSACTION?
S8	14	S1 AND S2 AND S3 AND S4
S9	5009	(BANK? OR FINANCIAL) (2N)S7
S10	36	S9 AND S4
S11	39	(S10 OR S8) NOT PY>1999
S12	34	RD (unique items)

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File 2:INSPEC 1969-2002/Jul W3
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File 35:Dissertation Abs Online 1861-2002/Jun
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File 474:New York Times Abs 1969-2002/Jul 25
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File 475:Wall Street Journal Abs 1973-2002/Jul 25
(c) 2002 The New York Times

File 583:Gale Group Globalbase(TM) 1986-2002/Jul 26
(c) 2002 The Gale Group

File 139:EconLit 1969-2002/Jul
(c) 2002 American Economic Association

12/5/1 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2002 Institution of Electrical Engineers. All rts. reserv.

04083881

Title: Banks eye forex matching systems

Author(s): Schmerken, I.
Journal: Wall Street Computer Review vol.9, no.2 p.45-6, 49-50, 52
Publication Date: Nov. 1991 Country of Publication: USA
CODEN: WSCRDQ ISSN: 0738-4343
Language: English Document Type: Journal Paper (JP)
Treatment: Practical (P)

Abstract: Bank currency traders in the virtually unregulated \$700 billion foreign exchange cash market are trying to reclaim ownership of dealing technology before it moves away from them. By sponsoring the development of automated matching systems to execute foreign currency **transactions** blindly, **banks** are spear-heading projects to co-own transaction systems. Toward the same end, they are also sponsoring netting systems. Key advantages derived from automated matching services should be to increase market efficiency, reduce the burden on the **back office** to keep records and confirm positions, and slash commission costs. (0 Refs)

Subfile: D

Descriptors: banking; foreign exchange trading

Identifiers: foreign exchange cash market; automated matching systems; netting systems

Class Codes: D2050F (Financial markets); D2050E (Banking)

12/5/2 (Item 2 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2002 Institution of Electrical Engineers. All rts. reserv.

03703899 INSPEC Abstract Number: D90002240

Title: Quotron F/X Trader on-line

Journal: Bank Systems + Technology vol.27, no.6 p.8-10
Publication Date: June 1990 Country of Publication: USA
ISSN: 1045-9472
Language: English Document Type: Journal Paper (JP)
Treatment: Practical (P)

Abstract: The F/X Trader from Quotron consists of a dedicated global network of IBM PS/2 Model 70 terminals, each using OS/2 and Presentation Manager Software with a DEC 3100 at the center. The workstation processors may be rack-mounted in the **back room** along with the DEC units for more ease of use. Among FX/Trader's features are six color-coded conversation panels on screen further identified by a series of symbols ('bank busy', 'trader not logged on', and so on) to allow traders maximum flexibility and minimum exposure. Especially important is the system's electronic deal-capture feature that transmits details of each **transaction** to the **banker**'s existing front- and **back - office** systems. (0 Refs)

Subfile: D

Descriptors: electronic trading; foreign exchange trading; software packages

Identifiers: foreign exchange; Quotron F/X Trader; dedicated global network; DEC 3100; electronic deal-capture

Class Codes: D2050F (Financial markets)

12/5/3 (Item 3 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2002 Institution of Electrical Engineers. All rts. reserv.

03596429 INSPEC Abstract Number: D90001013

Title: Global growth industry (global custody)

Author(s): Ritson, M.
Journal: Banking Technology p.4-5 suppl
Publication Date: Dec. 1989-Jan. 1990 Country of Publication: UK
CODEN: BATEEM ISSN: 0266-0865

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Global custody is now considered one of the hottest areas of international finance and is consequently being brought out of the **back office** by eager European, Far Eastern and US banks which are competing vigorously for a bigger slice of this fast-growing market. Put simply, global custody is the holding by banks of securities on behalf of insurance companies, pension funds, investment trusts and other institutional and personal investors around the world. The **banks** then handle **transactions** on their clients' behalf and do the paper work for them. They keep their customers fully informed about the progress of their portfolios, often through sophisticated electronic reporting systems. Technology is of central importance to the business. (0 Refs)

Subfile: D

Descriptors: banking; securities trading

Identifiers: international finance; global custody; banks; securities; electronic reporting systems

Class Codes: D2050F (Financial markets); D2050E (Banking)

12/5/4 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

03246929 INSPEC Abstract Number: C88064854

Title: Potential applications of artificial intelligence and expert systems in financial and banking institutions

Author(s): Vu, H.N.

Author Affiliation: First Interstate Services Co., El Segundo, CA, USA

Conference Title: Proceedings of the Second Annual Artificial Intelligence and Advanced Computer Technology Conference p.28-33

Publisher: Tower Conference Manage, Wheaton, IL, USA

Publication Date: 1986 Country of Publication: USA 483 pp.

Conference Date: 29 April-1 May 1986 Conference Location: Long Beach, CA, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Applications (A)

Abstract: The development and deployment of artificial intelligence (AI) technology, especially expert systems, can greatly expand the potential services that can be provided by the financial and banking institutions. In addition, the applications of this advanced technology could reduce the operational overhead costs, advance the competitive position and above all capture the consumer's trust and confidence. This paper explores the potential usages of AI, expert systems, and knowledge-based engineering to expand and/or enhance the banking and financial services such as intelligent automated **teller** machine (ATM), mortgage and car loan **processing**, IRA and retirement planning, financial and tax advisor functions, and not the least is the automation of the **back office**'s operation. The paper provides a brief overview and discussion of the artificial intelligence technology, knowledge-based expert systems, knowledge base management systems, and distributed artificial intelligence (DAI). The potential financial applications of the technology and systems are presented along with some thoughts relating to the organizational and environmental requirements. Such prerequisites determine the degree of success in applying the new technology to solve and/or enhance the existing banking business functions. (0 Refs)

Subfile: C

Descriptors: artificial intelligence; bank **data processing**; expert systems; financial **data processing**; knowledge engineering

Identifiers: financial institutions; consumer confidence; mortgage **processing**; individual retirement **account**; organizational requirements; expert systems; banking institutions; operational overhead costs; competitive position; consumer's trust; knowledge-based engineering; intelligent automated **teller** machine; car loan **processing**; retirement planning; tax advisor functions; **back office**; knowledge base management systems; distributed artificial intelligence; environmental requirements; business functions

Class Codes: C7120 (Finance); C6170 (Expert systems)

12/5/5 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

02764126 INSPEC Abstract Number: C86056868

Title: The features of a proposal for expanding interfaces of the nucleus in transaction-oriented application systems for distributed transaction processing

Author(s): Gonschorek, J.; Sattler, H.

Author Affiliation: Siemens AG, Munchen, West Germany

Journal: NTG-Fachberichte vol.92 p.192-20

Publication Date: 1986 Country of Publication: West Germany

CODEN: NTGFDK ISSN: 0341-0196

Conference Title: Architektur und Betrieb von Rechensystemen. Vortrage der NTG/GI-Fachtagung (Architecture and Operation of Computer Systems. Proceedings of the NTG/GI Meeting)

Conference Sponsor: NTG; GI; IEEE

Conference Date: 10-12 March 1986 Conference Location: Stuttgart, West Germany

Language: German Document Type: Conference Paper (PA); Journal Paper (JP)

Treatment: Applications (A); General, Review (G); Practical (P)

Abstract: The situation where not all the required data for order processing are available is analysed, with an example of a bank branch paying out a demand from a customer of **another branch**. The processing involves the interfaces of a transaction oriented application system (TAS) with an operating system nucleus, applications programs and with activities of the dialog process. The run of the program, its expansion for the order placer facility, and the order placer and taker hierarchy in the communication process for the distributed transactions are presented. (12 Refs)

Subfile: C

Descriptors: bank data processing; distributed processing

Identifiers: **banking transactions**; distributed transaction processing; bank branch; transaction oriented application system; order placer facility

Class Codes: C6150J (Operating systems); C7120 (Finance)

12/5/6 (Item 6 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

02543785 INSPEC Abstract Number: D85002825

Title: Networking Bristol and West

Author(s): Powers, W.

Journal: Communications vol.2, no.9 p.58

Publication Date: Sept. 1985 Country of Publication: UK

CODEN: CMMNE7 ISSN: 0266-8009

Language: English Document Type: Journal Paper (JP)

Treatment: Applications (A); General, Review (G)

Abstract: In 1977 Bristol and West, the UK's 13th largest building society, decided to computerise all of its branches which are sited from Elgin in the North of Scotland to the Isle of Wight. The growing trends towards using building societies more and more as banks has meant a growing reliance on communications. While most chose **back office** systems, Bristol and West decided to go to the front office and to automate the cashier. They decided to support all their network services on a multidrop basis and they used IBM's 3600 financial communications systems. Since 1982 the network has been upgraded from 28 controllers to 78 and from **data** rates of 2400 bits/s to 9600 bits/s. Currently Bristol and West are in the **process** of implementing an automatic **teller** machine network. There are also plans to join the building society 'Matrix' network, an electronic funds transfer network supported by a **number** of building societies allowing shared access. There is a policy of upgrading the telephone system of every branch. The dealer room makes use of on-line services such as the

Stock Exchange Topic system, Telerate, and Reuters **information** services. The society also makes limited use of videotex, notably in the insurance services department. The branch network is based on BT leased lines, Intertel modems supplied by Datalogic, and an EMS ONE network management system. (0 Refs)

Subfile: D

Descriptors: banking; computer networks; finance

Identifiers: Matrix network; Bristol and West; building society; network services; IBM's 3600 financial communications systems; automatic **teller** machine network; electronic funds transfer network; telephone system; on-line services; Stock Exchange Topic system; Telerate; Reuters **information** services; videotex; insurance services; BT leased lines; Intertel modems; Datalogic; EMS ONE network management system

Class Codes: D2050E (Banking); D5020 (Networks and inter-computer communications)

12/5/7 (Item 7 from file: 2)

DIALOG(R)File 2:INSPEC

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02284998 INSPEC Abstract Number: D84001777

Title: New look to operations centres (banks)

Author(s): Heaney, C.

Journal: ABA Banking Journal p.44-5

Publication Date: May 1984 Country of Publication: USA

CODEN: ABAJD5 ISSN: 0194-5947

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: An operations centre-where cheque sorting, **data processing**, statement reconciliation and other **bank - associated back - office** operations take place-is not the most prestigious bank department. However, all new operations centres use not only the latest in computer equipment but also in systems furniture and space utilization to help improve productivity, efficiency, work flow and employee morale. Design and decor of an operations centre play an important role in enhancing those factors and banks are paying special attention to them when designing their facilities. They use such elements as modular furniture, acoustical panels, task lighting and work stations. (0 Refs)

Subfile: D

Descriptors: bank **data processing**; computer facilities

Identifiers: bank **data processing**; intelligent workstations; operations centres; cheque sorting; statement reconciliation; furniture; space utilization; productivity; efficiency; work flow; employee morale; decor; acoustical panels; task lighting

Class Codes: D1000 (General & Management aspects); D3020 (Furniture and office environment); D2050E (Banking)

12/5/8 (Item 8 from file: 2)

DIALOG(R)File 2:INSPEC

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01195008 INSPEC Abstract Number: B78025101, C78012264

Title: New bank data terminal system

Author(s): Tanaka, Y.; Nagasawa, K.; Ohzono, Y.; Kikuta, M.

Author Affiliation: Engng. Bur., NTT, Tokyo, Japan

Journal: Japan Telecommunications Review vol.20, no.1 p.57-62

Publication Date: Jan. 1978 Country of Publication: Japan

CODEN: JTCRAN ISSN: 0021-4744

Language: English Document Type: Journal Paper (JP)

Treatment: Economic aspects (E); New Developments (N); Practical (P)

Abstract: NTT has developed a general-purpose cluster terminal controller and a family of new I/O terminals, for its on-line bank **data processing** service. The terminal controller, DT-4831, employs a 16-bit microprocessor, concentrates and **processes** user **data** from up to 32 I/O terminals, such as **teller** 's terminals, keyboard printers etc. It communicates with the **data processing** center through a **data** communication circuit at 1200,

2400 or 4800 bit/s. The terminal controller also has the capability to control 'remote I/O terminals' which are installed at **other locations** through leased lines. The new **teller** 's terminal, DT-WM80C, has an automatic bank passbook inserter and operation guidance facility. It also can be used as a remote I/O terminal by adapting a remote communication adaptor and MODEM. An outline of the new bank **data** terminal system is given. (0 Refs)

Subfile: B C

Descriptors: bank **data processing**; **data** communication systems

Identifiers: bank **data** terminal system; cluster terminal controller; microprocessor; **data** communication circuit

Class Codes: B6210L (Computer communications); C5600 (Data communication equipment and techniques); C7120 (Finance)

12/5/9 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01326298 ORDER NO: AAD94-01591

THE GEOGRAPHY OF FINANCIAL INSTITUTIONS: FINANCE, CORPORATIONS, AND URBAN SETTLEMENT IN KOREA

Author: CHOI, JAE-HEON

Degree: PH.D.

Year: 1993

Corporate Source/Institution: UNIVERSITY OF MINNESOTA (0130)

Source: VOLUME 54/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3156. 248 PAGES

Descriptors: GEOGRAPHY, SOCIAL; BUSINESS ADMINISTRATION, BANKING; ECONOMICS, FINANCE

Descriptor Codes: 0366; 0770; 0508

This study examined the role of financial institutions in the geographical context of Korea's rapid economic development in the past few decades. This study dealt with institutions as a main agent of geographical phenomena. Financial institutions and corporations were chosen as two major institutions that change the spatial organization of society, especially emphasizing the spatial relationship between financial institutions and big corporations (Jaebuls) in Korea.

Spatial development of the Korean financial sector was strongly related to the change of government policies. Each different type of financial institutions revealed **different locational** characteristics. The spatial evolution of financial institutions corresponded to that of urban system development and the financial activities sustained a relatively stable hierarchical structure. Spatially financial activities in Korea were highly concentrated in the capital region. Seoul monopolized the most dominant **financial transaction** flows connecting the nation. Other large metropolitan cities showed relatively inactive roles in financial activities, although the financial sector has experienced both centralization into the large metropolitan cities and relative declines of medium and small cities after financial liberalization.

The corporate sector showed an uneven hierarchical nature within the urban system. The importance of the linkages to the capital region was found for both the headquarters locations and the plant operations of firms. The relationship between banks and corporations in Korea was subject to government management. Nationwide city banks played roles in managing corporations, especially Jaebuls. **Transaction** linkages between **banks** and corporations revealed a spatially concentrated pattern in Seoul, and were mostly occurring within their institutional structure resulting in the regional disparities of development. The financial sector itself revealed a strong correlation with the urban system changes, suggesting its leading role in the changing spatial organization in Korea.

12/5/10 (Item 2 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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1059902 ORDER NO: AAD89-11035

A CONTINGENCY APPROACH TO THE DESIGN OF SERVICE TRANSFORMATION PROCESSES

Author: WATHEN, SAMUEL ADAM

Degree: PH.D.

Year: 1988

Corporate Source/Institution: UNIVERSITY OF MINNESOTA (0130)

ADVISER: JOHN C. ANDERSON

Source: VOLUME 50/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 485. 289 PAGES

Descriptors: BUSINESS ADMINISTRATION, MANAGEMENT

Descriptor Codes: 0454

From an operations management perspective, a service is a transformation **process**. The service **process** receives **inputs** from its environment, performs a set of transformation tasks on the **inputs**, and produces a service product as output. The specification of these service **process** activities is the result of **process** design decisions. Based on organizational contingency theory, service transformation **process** design decisions are dependent on the interaction of the **process** with the environment. In addition, for a specified degree of environmental interaction, each service **process** design decision must complement, fit, or be congruent with, each of the other **process** design decisions.

Given this background, this research explores two theses: (1) Service transformation **processes** are designed differently depending on the degree of environmental uncertainty imposed on the **process** through interaction with customers. (2) For a specified level of environmental uncertainty, i.e. interaction between customers and the service **process**, the service **process** design decisions should be congruent. A theoretical model of service transformation **process** design consisting of environmental uncertainty and twelve design decision variables was constructed and used to develop specific hypotheses implied by the theses.

The research hypotheses were tested with descriptive **data** collected on thirty-six work groups in the retail banking industry which were evenly divided among personal banker, **teller**, and **back office** work groups. These work groups were assumed to correspond to high, medium, and low environmental uncertainty conditions. The **data** was collected using both a structured interview with the supervisor of each work group and a questionnaire which was administered to the supervisor and three individuals within each work group.

The results indicate significant design differences exist between the work groups which encounter different qualities and quantities of customer **information**. The perceived uncertainty of the respective work groups was counter to the expected results; boundary spanning work groups, e.g. personal banker work groups, experienced lower perceived uncertainty than technical core work groups, e.g. **back office** work groups. The results showed no evidence of congruency for work groups operating under high and low environmental uncertainty conditions; work groups operating under medium environmental uncertainty showed evidence of congruency.

12/5/11 (Item 1 from file: 99)

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs

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2276615 H.W. WILSON RECORD NUMBER: BAST99003866

For systems management, complexity dictates a scalable approach [computer file]

Haber, Lynn;

Datamation (Online) (Dec. 1998)

DOCUMENT TYPE: Feature Article ISSN: 0011-6963 LANGUAGE: English

RECORD STATUS: Corrected or revised record

ABSTRACT: The scalability of tools for network and systems management is becoming increasingly important as organizations seek ways to improve administrative services. For many **information** technology (IT) executives, scalability relates to a product's effectiveness at improving productivity and effective administration of numerous **remote offices**, nodes, and heterogeneous systems. For John D. Lewis, vice president of

datacenter operations at First Maryland Bancorp in Baltimore, scalability meant being able to manage computer systems in over 300 branches as well as 550 automatic **teller** machines. Lewis chose a fault- and event-manager that was not overly ambitious in scale but which suited the bank's needs. As a result, the bank's IT department was able to reduce staff size and improve service. The notion of scalability is constantly evolving as vendors are being obliged to consider new issues such as the need to manage Intranets and Internets, **information** correlation among networks, systems, and application management tools.

DESCRIPTORS: Client server software; Network management software;
Enterprise networks;

12/5/12 (Item 1 from file: 233)
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00549322 99AC10-106

New tools bridge portal gap -- Vendors take aim at 'middle office' intranet space

Babcock, Charles

Interactive Week , October 11, 1999 , v6 n42 p58-60, 2 Page(s)

ISSN: 1078-7259

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Discusses new tools for businesses that aim to bridge the gap between the front office and the **back office** on the Web. Says that the standard business model included a combination of the business's front office and **back office** - front-end systems dealing with customers, and back-end systems running **financial transactions** , order fulfillment, and distribution systems. Explains that there is now an emerging 'middle office,' which is also known as the corporate portal, a Web site for internal use, where Internet technologies integrate information from around the company. Adds that developing the corporate portal is still difficult, but it is getting easier as dozens of vendors suddenly focus on the middle-office space. Includes one chart. (DRF)

Descriptors: Intranets; Infrastructure; Web Sites; Web Tools;
Corporate Strategy; Business

12/5/13 (Item 2 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00420549 96IE04-009

Web site on a budget -- How to find an affordable home for your pages

Callihan, Steven E

Internet World , April 1, 1996 , v7 n4 p54-61, 8 Page(s)

ISSN: 1064-3923

Languages: English

Document Type: Buyer and Vendor Guide

Geographic Location: United States

Presents a buyers' guide to World Wide Web page providers. Features a table comparing seven features of 23 Web presence providers. Includes a second table comparing seven features of nine per-page Web providers. Covers the major points to consider when choosing a service on a budget, answering many frequently asked questions regarding setup fees, rent, speed ranges, traffic consideration, extra services, domain costs, security, **financial transactions** , and more. Notes that online mall provider fees may vary depending on where your 'store' is placed. Giving you a great location near a high-profile store may cost considerably more than a **remote location** in the same mall. (CH)

Descriptors: Web Management; Online Transaction Processing;
Telecommunications; Internet; Vendor Guide

12/5/14 (Item 3 from file: 233)
DIALOG(R) File 233:Internet & Personal Comp. Abs.
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00408470 96IW01-206

Cost of creating Web sites skyrockets

Wingfield, Nick

InfoWorld , January 22, 1996 , v18 n4 p41, 1 Page(s)

ISSN: 0199-6649

Languages: English

Document Type: Feature Articles and News

Geographic Location: United States

Reports that the increasing use of multimedia technologies in World Wide Web applications is contributing to the increased cost of Web presence for businesses. Says companies participating in an International Data Corp. (IDC) survey said they spend from \$840,000 to \$1.5 million establishing Web sites, with custom application development accounting for 80 percent of the cost. Adds that hardware and software only consume 20 percent of a Web site's overall budget. Notes that integrating **back - office** applications into Web pages to provide live information requires a significant investment in custom development and integration. Also says providing for **financial transaction** capabilities is a complex operation that requires a significantly greater investment. (dpm)

Descriptors: Web Sites; Web Management; Software Tools; Business; Trends; Application Development; Web Tools

12/5/15 (Item 1 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00118077 DOCUMENT TYPE: Review

PRODUCT NAMES: Phase 3 BROKERselect (764043); Reuters Electronic Broker (764051)

TITLE: Online Brokers Link Front, Back Office

AUTHOR: McGinn, Carol

SOURCE: Wall Street & Technology, v17 n4 pS14(2) Apr 1999

ISSN: 1060-989X

HOME PAGE: <http://www.wallstreetandtech.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

SunGard's Phase 3 BROKERselect, Phase 3 Internet Services, and Phase 3 System, EEI's EnterpriseFTX, and Reality Online's Reuters Electronic Broker are highlighted in a discussion of online brokers' use of technologies that link front- and **back - office** operations via the Web. Among functions supported are order routing, exchanges, and real-time account updates. The tools are key to success in the online trading business. For instance, a provider of order routing software, middleware, and network and facility management services says real-time order routing requires a **back office** that is closely integrated with an order routing system. He explains that order validation is done against the **back - office** system and the security master, which is kept in the order routing system or in the **back office**. In both cases, the systems have to work together properly. EnterpriseFTX (**Financial Transaction** Exchange), a Java-enabled product, optimizes use of standard application server technology to integrate back-end legacy, intranet, and client/server systems used by financial institutions. The software provides real-time access to back-end system data, so that a customer's account can be updated immediately, instead of being delayed overnight with batch processing. Among topics covered are development of an efficient front end, outsourcing, and integration challenges.

COMPANY NAME: SunGard Data Systems Inc (543144); Reality Online Inc

(464953)

SPECIAL FEATURE: Charts Screen Layouts
DESCRIPTORS: Internet Utilities; Online Stock Trading; Order Fulfillment;
Stock Brokers; Stock Market
REVISION DATE: 20020630

12/5/16 (Item 2 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00069469 DOCUMENT TYPE: Review

PRODUCT NAMES: Client/server (832383); Financial Institutions (833321)

TITLE: The Client/Server Quandary
AUTHOR: Smith, Carrie
SOURCE: Wall Street & Technology, v12 n2 p18(3) Aug 1994
ISSN: 1060-989X
HOMEPAGE: <http://www.wallstreetandtech.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

The financial industry embraced client/server when it first appeared as a solution to some of the mainframe's problems, which included high licensing and support costs and slow development times. However, client/server has limitations of its own, and the answer may instead lie in blending the two architectures together. At one large New York bank, although they use client/server heavily, the mainframe has a definite place in the structure. While front-office trading is done primarily on client/server, **back-office** functions, such as transaction processing, are primarily done on the mainframe. Client/server offers speed and flexibility to Wall Street companies, yet the mainframe is often the only thing that can accommodate the high **transaction** pressures of **financial** operations.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Graphs
DESCRIPTORS: Client/server; Financial Institutions; Network Software;
Stock Market
REVISION DATE: 19950530

12/5/17 (Item 1 from file: 474)
DIALOG(R) File 474:New York Times Abs
(c) 2002 The New York Times. All rts. reserv.

07053714 NYT Sequence Number: 006491950303
BIG GAMBLER, LOST BETS SANK A VENERABLE FIRM
STEVENSON, RICHARD W
New York Times, Col. 1, Pg. 1, Sec. A
Friday March 3 1995
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:

Special report, Breaking the Bank, details how Nicholas W Leeson, 28-year-old trader in Singapore, precipitated collapse of Barings PLC, 233-year-old British investment firm, through huge wrong-headed gambles in Japanese futures markets; photo; map; chart; Leeson's motivations, whether panicky misjudgments or premeditated fraud, are yet unclear, but Barings left itself open to disaster by not monitoring young trader, even though some of managers knew of risk in allowing him to provide own accounting; old-line firm, lulled by recent profits, did not realize huge risks single trader can take in age of complex financial instruments; internal turf wars confusing lines of responsibilities also cited; Leeson himself grew up in public housing in Watford, left school to work as clerk in London's

financial district and worked his way from **back - office** to trading floor, gaining reputation as aggressive investor

SPECIAL FEATURES: Chart; Photo; Map

COMPANY NAMES: BARINGS PLC

DESCRIPTORS: FRAUDS AND SWINDLING; BANKRUPTCIES; COMPANY AND ORGANIZATION

PROFILES; BIOGRAPHICAL INFORMATION; STOCKS AND BONDS; FUTURES TRADING;

DERIVATIVES (**FINANCIAL TRANSACTIONS**); ARBITRAGE

PERSONAL NAMES: LEESON, NICHOLAS W; STEVENSON, RICHARD W

GEOGRAPHIC NAMES: JAPAN; SINGAPORE

12/5/18 (Item 1 from file: 583)

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09144087

BPM invests in mobile commerce

MALAYSIA: RM 5 MN FOR MOBILE COMMERCE PROJECT

New Straits Times (XAS) 02 Aug 1999 Computimesp.1

Language: ENGLISH

Astasoft Sdn Bhd has recently bagged a RM 5 mn contract for a computerisation exercise of Bank Pertanian Malaysia (BPM). The project principally aims to introduce to villagers and farmers in the outskirts which constitute a bulk of BPM's client base, the use of information technology. In particular, the project which is implemented in three phases, will see BPM's mobile bank unit being equipped with facilities to enable **banking transactions** to be carried out at customers' sites. Final phase of the computerisation exercise will involve setting up of a wireless infrastructure to facilitate the whole mobile commerce service. Under the second phase which is expected to commence by March 2000, Astasoft would use 180 printers and similar number of smartcard terminals to provide **back - office** connections involving BPM's branches throughout Malaysia. Additional services including utility payments and GIRO would also be introduced in the second phase. Phase one of the project has kicked off in May 1999 and is slated for completion by end-1999.

COMPANY: BANK PERTANIAN MALAYSIA; BPM; ASTASOFT

PRODUCT: Computer Printers (3573PW);

EVENT: General Management Services (26); Capital Expenditure (43); Use of Materials & Supplies (46); Contracts & Orders (61);

COUNTRY: Malaysia (9MAO);

12/5/19 (Item 2 from file: 583)

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09101494

Asahi Bank to open cashless branch to handle bill payments

JAPAN: ASAHI BANK TO SET UP NEW BRANCH

Nikkei Net Interactive (ATM) 06 May 1999 p.1

Language: ENGLISH

Japan's Asahi Bank intends to open a fully automated branch that does not handle cash transactions in a shopping mall in Hachioji, western Tokyo, in late June 1999. The new branch will handle deposits, exchanges and public service charge and tax payments. It will also advise customers about loans, but will not have a terminal for distributing the loans. Customers can use automated **teller** machines (ATM) to pay utility charges and those opening new **accounts** will be issued bankbooks automatically. Customers who do not hold Asahi Bank **accounts** will receive special cash cards from the branch. The card is used at an ATM to transfer cash from customers' own **accounts** to pay bills. Exclusive terminals for opening new bank **accounts** will **process** identification documents. New bankbooks will be issued on the spot. A **back office** centre of the bank will manage the affairs of the branch, whose setup and management costs are one-tenth those of normal

branches. *
COMPANY: ASAHI BANK

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);
Commercial Banks (6020); Cash Dispensers/ATM Systems (3573CD);
Electronic Banking Svcs (6005);
EVENT: Plant/Facilities/Equipment (44);
COUNTRY: Japan (9JPN);

12/5/20 (Item 3 from file: 583)
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09092929
Budget VAT plan ruled illegal
UK: TREASURY'S VAT PLANS RULED ILLEGAL
The Times (TS) 22 Apr 1999 p.29
Language: ENGLISH

Proposals announced by the UK Treasury in the March 1999 Budget to extend VAT to cover the outsourcing of **back office transactions** in **financial** services have been ruled illegal by the VAT Tribunal, which claims that such a move contravenes the European Commission's Sixth VAT Directive. As a result, the Budget proposal will have to be withdrawn, although Customs indicated that it would fight the ruling.

COMPANY: TREASURY; EUROPEAN COMMISSION; VAT TRIBUNAL
PRODUCT: Financial Services (6000); Insurance (6300);
EVENT: Taxation (92); Law & Order (98);
COUNTRY: United Kingdom (4UK);

12/5/21 (Item 4 from file: 583)
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06603313
BRIEFS
CHINA: ITS SELECTED FOR SCB NETWORK
Computerworld HK (XDP) 12 Mar 1998 P.22
Language: ENGLISH

International Telecommunications and Services Hong Kong (ITS) has been selected by Shanghai Commercial Bank (SCB) in China. Under the deal, ITS will design and plan a Frame Relay network which links SCB's 37 branches and expects to reduce SCB's data communications cost by 40% annually. The Frame Relay network links SCB's branches and electronic data processing centre with a 64Kbps virtual circuit, by adopting Hongkong Telecom's Frame Relay service. The network substitutes a 2.4Kbps bisynchronous line and two 19.2Kbps SDLC connections, in transporting data for the **bank's** counter **transactions**, ATMs and **back office**.

COMPANY: HONGKONG TELECOM; SCB; SHANGHAI COMMERCIAL BANK; ITS; INTL
TELECOMMUNICATIONS & SERVICES HONG KONG

PRODUCT: Banking Institutions (6010); ISDN Equipment (3661DN);
EVENT: Company Formation (14);
COUNTRY: Hong Kong (9HON); China (9CHN);

12/5/22 (Item 5 from file: 583)
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06579321
Bank upgrades to 2000 compliance

IRELAND: UPGRADE MEANS Y2000 COMPLIANCE FOR BANK
Computer Weekly (CRW) 29 Jan 1998 p.12
Language: ENGLISH

In a move which will enable it to convert currency via the euro in its **transactions**, the **Bank** of Ireland has upgraded its **back office** IBIS system. The Bank has invested Gbt 1.5mn on the upgrade of the system from the specialist in banking software Financial Objects. Through the same move, the Bank will achieve millennium compliance, and also gain a system of money transfer, enabling it process a greater number of transactions each day.

COMPANY: BANK OF IRELAND; FINANCIAL OBJECTS

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);
Commercial Banks (6020);
EVENT: General Management Services (26); International Economic
Relations (95); International Politics (96);
COUNTRY: Ireland/Eire (4IRE);

12/5/23 (Item 6 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06394459
Intuit gears up to compete online
US: INTUIT COMMITS TO THE INTERNET
Banking Technology (BTY) Nov 1996 p.16
Language: ENGLISH

Having disposed of its **back office** processing division to raise cash for Internet investment, US personal finance software supplier Intuit is committing itself to this route. Open Exchange, a specifications and protocols framework it has developed to ease **financial transactions** on the Net reflects this strategy and from the first quarter of 1997 will be up and running covering pensions, mortgages and stockbroking. The system will compete with the Open Financial Connectivity system from <US software giant> Microsoft but Intuit is confident that its product is more wide-ranging.

COMPANY: INTUIT

EVENT: Product Design & Development (33);
COUNTRY: United States (1USA);

12/5/24 (Item 7 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06204025
Derivatives trading: Stringent rules set
PHILIPPINES: RULES FOR DERIVATIVES TRADING
Manila Bulletin (XAZ) 18 Sep 1995 P.1 Business
Language: ENGLISH

To prevent the collapse of financial institutions in the Philippines, the Monetary Board plans to come up with stringent rules for derivatives trading in the country. The guidelines drafted by the Bankgo Sentral ng Pilipinas (BSP) committee requires the '**back room**' operation to be strictly separated from trading **transactions** and commercial **banks** and other financial institutions have to meet certain criteria before they can conduct derivatives trading. Commercial banks and other financial institutions are also required to apply for a licence and meet certain qualifications. Other than this, a reserve and capital requirement for derivative trading would also be imposed.

COMPANY: MONETARY BOARD

PRODUCT: Economic Programmes (9108); Securities & Commodities Exchanges (6230); Securities Dealers (6211); Debt & Equity Securities (E5640);
EVENT: Market & Industry News (60); National Government Economics (94);
COUNTRY: Philippines (9PHI);

12/5/25 (Item 8 from file: 583)

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06055447

Hong Kong Eases 'One Building' Bank Rule

HONGKONG: HK RELAXES 'ONE BUILDING' BANK RULE
The Asian Wall Street Journal (XKO) 03 Oct 1994 p.3
Language: ENGLISH

The Hong Kong Government will relax the "one building" condition clung to the license of foreign banks. Accordingly 106 foreign banks authorised in or after 1978 are allowed to add regional and **back offices** in Hong Kong. Such policy will advance cost savings and enable greater administrative flexibility for foreign banks in the territory. Nonetheless, the additional regional and **back offices** are forbidden to step in banking business or to arrange or engage in any **financial transactions** which are normally transacted between a bank and its clients or counter-parties.

PRODUCT: Banking Institutions (6010);
EVENT: Government Domestic Functions (97);
COUNTRY: Hong Kong (9HON);

12/5/26 (Item 9 from file: 583)

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05628011

Wooing the customers with automation

UK - WOOING THE CUSTOMERS WITH AUTOMATION
Financial Times (C) 1992 (FT) 14 January 1993 p16

Under fire for their attitude towards customers and desperate to cut costs, banks are turning increasingly to automation as a solution to their problems. Not only are branches expensive to run, but many customers do not like using them. According to a study by Bo Hedberg, a professor at Stockholm University, most customers in Sweden go to banks to get cash, pay bills or deposit money. Only 17 per cent go to make an inquiry. TSB Bank will shortly introduce self-service machines allowing customers to pay bills, transfer payments between **accounts** or find out about loans and mortgages. Barclays Bank is also cutting branches and plans to increase its use of self-service machines. For the past year, it has assessed customers' reaction to interactive self-service terminals installed in 12 branches. These NCR machines, which Barclays calls Touchbank, offer instant statements, lists of direct debits and standing orders, bill payment and transfer of money between **accounts**. In addition, they can provide calculations for loan and mortgage repayments or instant insurance quotations. Andrew Bailey, manager of self-service banking at Barclays, says: 'We were surprised that customers were happy to collect so much **account information** themselves.' In 1993, the bank will test a revised final prototype of the machine for possible national use. The National Westminster Bank is to shut 35 of its 90 branches in London's West End and move **back - office** work (such as **processing** cheques and loans) to two **types** of regional **processing** centre. NatWest says the money saved will be spent on redesigning **other branches** to give them more space for automatic **teller** machines and for interaction between staff and customers.**

Copyright: Financial Times Ltd 1992

COMPANY: TSB BANK; BARCLAYS BANK; NATIONAL WESTMINSTER BANK

PRODUCT: Electronic Banking Services (6005); Cash Dispensers/ATM Systems (3573CD);

EVENT: SERVICES **DATA** (36);

COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

12/5/27 (Item 10 from file: 583)

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05274380

Saudi bank teams up with BIS Banking Systems

SAUDI ARABIA - BIS WINS DALLAH AL BARAKA MIDAS ABS CONTRACT
Dealing Technology Bulletin (DTB) 0 July 1992 p11,12

Dallah Al Baraka Group (DBG) (Jeddah, Saudi Arabia), financial institution, has awarded BIS Banking Systems a USD1r2.2 mil contract for a specially adapted Islamic version of Midas ABS wholesale banking system. The contract follows 6 months of product evaluation, and the two companies are to collaborate to develop a bilingual Arabic/English system and full documentation. The processing of all Islamic investment instruments is to be automated, together with all standard **banking transactions**. Midas ABS is to be installed at Dallah's HQ in Jeddah in 1992, with **other branches** and subsidiaries worldwide to follow. Separately, BIS is launching Midas ABS First, which offers small branches and new banks a full range of international banking functions related to Midas at under half the average price.

COMPANY: DALLAH AL BARAKA GROUP; BIS BANKING SYSTEMS

PRODUCT: Data Processing in Finance Sector (7374FI); Computer Services (COSV); Electronic Banking Services (6005); Financial Services Software (7372FI); Computer Software (COSW);

EVENT: CONTRACTS WON (61); NEW PRODUCT EXTENSION (33);

COUNTRY: Saudi Arabia (8SAU);

12/5/28 (Item 11 from file: 583)

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05190702

TSB awards service contract to Unisys

UK - TSB AWARDS CONTRACT TO UNISYS

Financial Technology International Bulletin (FTIB) 0 June 1992 p4

The TSB bank has awarded a multi-million pound contract to Unisys for the management and maintenance of all IT equipment in the bank's 1,500 branches in the UK. The Multi Vendor Services unit of Unisys will carry out the contract which covers 2k NCR ATMs, Philips front and **back office** equipment, Inter Innovation **teller** terminals and 200 Philips ATMs.

COMPANY: UNISYS; TSB BANK

PRODUCT: Cash Dispensers/ATM Systems (3573CD); **Data Processing** in Finance Sector (7374FI); Computer Services (COSV); Computer Facilities Management (7378); Electronic Banking Services (6005);

EVENT: CONTRACTS WON (61);

COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

12/5/29 (Item 12 from file: 583)
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04926374

Video-conferencing link at **remote locations**
US - VIDEOCONFERENCING FACILITIES FOR BANK CUSTOMERS
Financial Technology Bulletin (FTB) 0 February 1992 p7

Huntington Banks (Columbus, OH) is to provide videoconferencing links to **bank staff** for customers using remote, unattended self-service terminals. Running on NCR 5682 self-service terminals, the system will enable such customers to hold a face-to-face discussion with a **bank employee**. AT&T's Bell Laboratories developed the 2-way videoconferencing link that transmits both voice and **data** signals between the customer and **bank staff** using a standard telephone cable.

COMPANY: HUNTINGTON BANKS; AT&T BELL LABORATORIES; NCR

PRODUCT: Electronic Banking Services (6005); Teleconferencing (3661TC);
Data Processing in Finance Sector (7374FI); Computer Services (COSV
);
EVENT: NEW SERVICE EXTENSION (36);
COUNTRY: United States (1USA); NATO Countries (420); South East Asia
Treaty Organisation (913);

12/5/30 (Item 13 from file: 583)
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04254453

GRANADA WINS CONTRACT FROM CHASE MANHATTAN BANK
UK - GRANADA WINS CONTRACT FROM CHASE MANHATTAN BANK
Dealing Technology Bulletin (DTB) 0 April 1991 p4

The Chase Manhattan Bank has awarded a 2-year computer maintenance contract to Granada Computer Services UK, the UK's largest independent computer maintenance organisation. The contract, worth over GBP500k/y, covers the maintenance of systems supporting front and **back office** functions for Chase Manhattan **Bank's transaction** processing and marketing operations. Equipment to be maintained includes an IBM 3090 and an Amdahl 5890 mainframe computer, DEC and Wang minicomputers and a range of peripherals from various manufacturers including NCR and Memorex.

PRODUCT: Computer Engineering Services (7377); Computer Services (COSV);
EVENT: CONTRACTS & ORDERS (61);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

12/5/31 (Item 14 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
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04162407

LIFE OFFICES ABANDONING TIED AGENTS
UK - LIFE OFFICES ABANDONING TIED AGENTS
Money Week (MYW) 20 March 1991 p40

The new draft Lautro rules being introduced in consultative bulletin No 5 increase pressure on life offices to monitor its tied agents' investment deals and other financial activities, and the cost of this monitoring could lead life companies to 'abandon' their small tied agents. The draft rules mean that life offices will have to make sure that their tied agents distinguish clearly between investment **transactions** and other **financial** activities, for example deposit taking. This will require different stationery and **different offices**, while clients being offered

investment advice must not be solicited for other financial business. A life office which does not take adequate action to ensure this distinction is being made will be held liable for any financial loss suffered by the client.

PRODUCT: Life Assurance (6310); Insurance Agents & Brokers (6411);
EVENT: MARKET & INDUSTRY NEWS (60);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

12/5/32 (Item 15 from file: 583)

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02854406

MIDLAND BANK INSTALLS CITYMAX

UK - MIDLAND BANK INSTALLS CITYMAX
Dealing Technology Bulletin (DTB) 0 August 1989 p9

Greenwell Montagu Stockbrokers (London, UK) and Smith Keen Cutler (Birmingham, UK) have been awarded a contract worth around GBP780k by the Midland Bank to install Citymax Integrated Securities System (CISS). Some 130 terminals are supported by a DEC VAX 8810 computer and it provides computer support for the complete range of **financial** operations and **transactions**, covering front office, **back office**, management and administrative functions. Greenwell Montagu believes it is 'now ideally positioned for the 1990s.'

PRODUCT: Public Networks (4811PN); Financial Service Information Prods (7375FN); Computer Services (COSV);
EVENT: CONTRACTS & ORDERS (61);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

12/5/33 (Item 16 from file: 583)

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02532262

CLYDESDALE BANK INVESTS IN COMPUTER SYSTEM FOR 350 BRANCHES

UK - CLYDESDALE BANK INVESTS IN COMPUTER SYSTEM FOR 350 BRANCHES
Financial Times (C) 1991 (FT) 7 March 1989 p10

Clydesdale Bank, owned by National Australia Bank and based in Glasgow, will invest GBP50 mil on Unisys workstations and software, a Tandem computers' host computer and a **data** communications network from Seel of Scotland. The system will be used to computerise **back - office processes** and installation will begin in May 1989. **Teller** terminals will be installed from the second quarter of 1990. The bank will have a fully-integrated computer system and its staff ratio between **back - office** and counter will be reversed from the present 70% in the **back office** and 30% for customer enquiries to 70% for customer enquiries. The Clydesdale Bank mainly operates in Scotland.
Copyright: Financial Times Ltd 1991

PRODUCT: Mainframe Computers (3573MF); Microcomputers (3573MI);
Minicomputers (3573MN); Public Networks (4811PN); Financial Services (6000);
EVENT: COMPANIES ACTIVITIES (10);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

12/5/34 (Item 17 from file: 583)

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01276097

DEALING ROOM SECURITY BASED UPON SMARTCARD TECHNOLOGY

UK - DEALING ROOM SECURITY BASED UPON SMARTCARD TECHNOLOGY

Dealing Technology Bulletin (DTB) 0 August 1987 p1

Fraser Williams has developed a means of protecting electronic **financial transactions** using technology based upon the GEC smartcard. This development will enable the identification of dealers at **remote locations**, by the use of a "reader" attached to any terminal. The reader costs #76 and the card costs #15. It is easily installed. Contact: (01) 930 4041.

PRODUCT: Computer & Data Security Software (7372CD); Financial Service Information Prods (7375FN); Computer Services (COSV); CAD/CAM Mechanical Software (COSW);

EVENT: PRODUCTS, PROCESSES & SERVICES (30);

COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420); South East Asia Treaty Organisation (913);

Set	Items	Description
S1	71148	TELLER? OR BANK?() (EMPLOYEE? OR ASSOCIATE? OR STAFF?)
S2	11896489	INPUT? OR IN()PUT OR RECORD? ? OR ENTER? OR TYPE? OR TYPING OR PROCESS?
S3	14213414	DATA? ? OR INFO OR INFORMATION OR ID OR NUMBER OR ACCOUNT?
S4	207327	(DIFFERENT OR ANOTHER OR BACK OR REMOTE? OR OTHER) () (ROOM? OR LOCATION? OR OFFICE? OR BRANCH? OR PLACE)
S5	7035994	ELECTRONIC? OR COMPUTER? OR PC OR TERMINAL? OR NETWORK? OR WORKSTATION? OR SERVER?
S6	12942811	CLIENT? OR CUSTOMER? OR PUBLIC OR INDIVIDUAL? OR PEOPLE
S7	1403046	TRANSACTION?
S8	1598	S1(3N)S2
S9	60	S8(S)S4
S10	76767	(BANK? OR FINANCIAL) (2N)S7
S11	316	S10(15N)S4
S12	169	S11(15N)S5
S13	3	S12(S)S1
S14	63	S13 OR S9
S15	45	S14 NOT PY>1999
S16	27	S15 NOT PD=19990209:20020725
S17	21	RDs (unique items)

?show files

File 9:Business & Industry(R) Jul/1994-2002/Jul 25
(c) 2002 Resp. DB Svcs.

File 20:Dialog Global Reporter 1997-2002/Jul 26
(c) 2002 The Dialog Corp.

File 476:Financial Times Fulltext 1982-2002/Jul 26
(c) 2002 Financial Times Ltd

File 610:Business Wire 1999-2002/Jul 26
(c) 2002 Business Wire.

File 613:PR Newswire 1999-2002/Jul 26
(c) 2002 PR Newswire Association Inc

File 624:McGraw-Hill Publications 1985-2002/Jul 25
(c) 2002 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun 1985-2002/Jul 25
(c) 2002 San Jose Mercury News

File 636:Gale Group Newsletter DB(TM) 1987-2002/Jul 26
(c) 2002 The Gale Group

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

File 267:Finance & Banking Newsletters 2002/Jul 25
(c) 2002 The Dialog Corp.

File 626:Bond Buyer Full Text 1981-2002/Jul 25
(c) 2002 Bond Buyer

17/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

02016071 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Platform/Teller Automation: Gaining Efficiencies Within the Branch
(New platform/automation software products from companies such as Easy Systems and Checkmate Electronics could result in millions of dollars per year in savings, with a 40% reduction in proofing staff likely)

Financial Service ONLINE, p S43-S46

November 1997

DOCUMENT TYPE: Journal; Industry Overview ISSN: 0746-892X (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1725

ABSTRACT:

...is generally ample justification for a \$2.5 mil investment in a system of distributed **processing** at **teller** lanes. At the root of the justification is the integration of different solution providers into...

...improved courtesy; 4) higher accuracy of teller branches; and 5) electronic check processing with reduced **back office** operating costs. The Checkmate systems paradigm is supported in detecting check fraud by the Atlanta...

17/3,K/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

01037564

Banco Mexicano Expanding Its VSAT Satellite Network
(Satellite Technology Management Inc will supply Banco Mexicano with 7 satellite units; improve Banco Mexicano's hub location in Mexico City)

American Banker, v 159, n 139, p 34

July 21, 1994

DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...Mexico has 9 satellite units on its VSAT network, which it uses for its automated **teller** machines, **teller - processing** and **back - office** operations. The advantages of using a satellite network include being able to overcome the drawbacks...

17/3,K/3 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

01035800

Chemical Joins Effort To Broaden ATMs' Reach
(Chemical Banking Corp has announced it will join a consortium seeking to expand the products and services available through automatic teller-type dispensing machines)

American Banker, v 159, n 133, p 1+

July 13, 1994

DOCUMENT TYPE: Journal; Cover Story ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...it will join a consortium seeking to expand the products and services available through automatic **teller - type** dispensing machines. Banks and ATM manufacturers are searching for ways to broaden and diversify the...

...incorporate the machines into its Bank at Work program, which provides on-site services at **remote locations** for the convenience of corporate customers and their employees. Chemical plans to install the devices...

17/3,K/4 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

03384949 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Former South Florida Bankers Pursue Goals from Financial to Spiritual
Harriet Johnson Brackey, The Miami Herald
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (MIAMI HERALD)
November 09, 1998
JOURNAL CODE: KMHR LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 3351

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... of today's trends:
Technology: ATMs and PC banking eliminate the need for so many
tellers and back - office processors .
Mega-mergers: Out-of-state banks consolidate their processing centers
and close branch offices deemed...

17/3,K/5 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

02983620
Crestar Bank Implements Source Technologies' MICR-based Laser Printers
BUSINESS WIRE
October 01, 1998
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 915

... Encoding system which eliminates the need for operators to re-key
check amounts in the **back office** . Developed by Michigan National Bank
and Carreker/Antinori, the system works as follows: when a...

... a MICR reader that reads the account information on the bottom of the
check. The **teller** then **enters** the amount of the check into the system.
When the teller closes and balances his...

17/3,K/6 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

02827582
IVI Checkmate and More Inc. Develop Check Fraud Systems for Community Banks
BUSINESS WIRE
September 16, 1998
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 633

... in Albuquerque, New Mexico. The company specializes in a
Windows(tm)-based teller system and **other branch** automation products
for the banking industry. The company is expanding its operations to reach
smaller...

17/3,K/7 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

03795152 Supplier Number: 48225800 (USE FORMAT 7 FOR FULLTEXT)
INDUSTRY BRIEFS
EFT Report, v21, n1, pN/A
Jan 14, 1998

Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 535

... Kurt Schusterman says NBA didn't see enough overlap between its credit and debit card **processing** and automated **teller** machine deployment to keep them together. "It allows more focus," Schusterman says. "We plan on..."

...spending the past two years and several million dollars building a state-of-the-art **back office**. What that **back office** allows us to do is take as many ATMs as we can find and put...

17/3,K/8 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

03232775 Supplier Number: 46628873 (USE FORMAT 7 FOR FULLTEXT)
USPI AND FIRST DATA DO DEBIT.
EFT Report, v19, n17, pN/A
August 14, 1996
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 82

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...will provide financial institutions with an off-line debit card and an on-line automated **teller** machine (ATM) **processing** package that includes transaction authorization, settlement, a customer integrated service system and automated **back - office** support to small- and medium-sized banks.
(Elaine Jacobsen, U.S. Processing Inc., 414/354...

17/3,K/9 (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

03005953 Supplier Number: 46131594 (USE FORMAT 7 FOR FULLTEXT)
IBM OFFERS IMPRESSIVE PORTFOLIO IN FINANCIAL FIELD
Report on IBM, v13, n6, pN/A
Feb 7, 1996
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 911

... centers. According to IBM, the company holds 60 percent of the market share for human **teller** technology. **Back office processing** and check processing also make up a large portion of IBM's presence. IBM processes...

17/3,K/10 (Item 4 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

02571475 Supplier Number: 45191976 (USE FORMAT 7 FOR FULLTEXT)
DP-ATM COULD START A BACK-OFFICE REVOLUTION
Financial Services Report, v11, n25, pN/A
Dec 7, 1994
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 594

... it offloads transactions from the tellers, but it tends to cause as much or more **back - office** work to support it. "That's what has happened in the evolution of ATMs. The staffing function that could be reduced on

the basis of a reduction in the **teller** line went to **processing** items," Lambert said.

"The key to making self-service work is to make sure the...

17/3,K/11 (Item 5 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01655426 Supplier Number: 42596598 (USE FORMAT 7 FOR FULLTEXT)
VIDEO-TELECONFERENCING: HUNTINGTON BANKS & NCR DEVELOP FINANCIAL INSTITUTIONS
EDGE, on & about AT&T, v6, n177, pN/A
Dec 16, 1991
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 295

Huntington will use NCR 5682 self-service **terminals** for the video-teleconferencing, which will bring full service banking to Huntington's customers at remote **locations** . If a customer needs assistance during a **transaction** , a **bank employee** can be instantly available, on the video screen, to answer any questions or assist the...

17/3,K/12 (Item 6 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01652796 Supplier Number: 42586551 (USE FORMAT 7 FOR FULLTEXT)
NCR DEVELOPS VIDEO LINK FOR CUSTOMERS FOR BANK
Telecommunications Alert, v8, n51, pN/A
Dec 10, 1991
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 175

Huntington will use NCR 5682 self-service **terminals** for the video-teleconferencing, which will bring full service banking to Huntington's customers at remote **locations** . If a customer needs assistance during a **transaction** , a **bank employee** can be instantly available, on the video screen, to answer any questions or assist the...

17/3,K/13 (Item 7 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01558271 Supplier Number: 42290737 (USE FORMAT 7 FOR FULLTEXT)
FARMERS STATE BANK OPTS FOR AS/400'S NEW COMPUTING POWER, PS/2 TELLER MODULES
Branch Automation News, v3, n16, pN/A
August 14, 1991
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 326

... designed to help increase the teller's role as a marketing agent.
The PS/2 **Teller** module also can **process** a broad range of financial and customer service transactions, operate in an on- line or...

...store and forward transactions if communications lines fail. Managers can monitor teller balances from a **remote location** . The system also features a signature verification element that presents a facsimile of the customer...

17/3,K/14 (Item 1 from file: 810)

DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0526260 BW0290

CAERE 2: Caere announces new BilReader for large remittance organizations

October 19, 1995

Byline: Business Editors

...a small footprint.

In addition, the BilReader lowers the cost-of-entry for automated data **processing** at the **teller** window level or **back room** .

The BilReader scans OCR-A, OCR-B and E-13B (MICR) at a fixed height...

17/3,K/15 (Item 2 from file: 810)

DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0515605 BW1183

AFFILIATED COMP SVCS: Affiliated Computer Services announces outsourcing agreement with Extebank; ACS, owner of world's third-largest ATM network, expands service offering in northeast

September 12, 1995

Byline: Business Editors

...leader in information technology services, announced today an agreement with Extebank to provide account processing, **back office** support and automated **teller** machine (ATM) **processing** services. Financial terms of the agreement have not been disclosed.

\$800 million commercial Extebank, based...

17/3,K/16 (Item 3 from file: 810)

DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0295051 BW860

TRANSACTION PROCESSING: Transaction Processing Inc. and Bipin Shah announce settlement with Mellon Bank

September 3, 1992

Byline: Business Editors

...company will provide its clients with Automated Teller Machine (ATM), Point of Sale (POS), Merchant **Processing** , **Teller** Automation, Card **Processing** and **Back Room** Data Processing operations.

TPI's flexible, innovative approach will be focused on improving convenience for...

17/3,K/17 (Item 4 from file: 810)

DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0255728 BW703

NCR HUNTINGTON BNCSHRS: Huntington Banks and NCR develop
video-teleconferencing for financial institutions

December 9, 1991

Byline: Business Editors and Computer/Banking Industry Writers

...have instant personal assistance at
self-service terminals.

Huntington will use NCR 5682 self-service **terminals** for the
video-teleconferencing, which will bring full service banking to
Huntington's customers at remote **locations**. If a customer needs
assistance during a **transaction**, a **bank employee** can be instantly
available, on the video screen, to answer any questions or assist the...

17/3,K/18 (Item 5 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0115067 BW161

**AFFILIATED COMPUTER: Affiliated Computer Systems Inc. acquires data
processing contracts of First RepublicBank Corp. and IFRB Corp.**

January 25, 1989

Byline: Business Editors

...to generate over \$10.8 million in
revenue and includes 131 contracts comprised of data **processing**
services, automated **teller** machine services and **back office**
operations. The institutions served are located in Texas with
concentrations in Dallas, Houston and Austin...

17/3,K/19 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0710444 NY024
AMERICAN EXPRESS TRAVELERS CHEQUES NOW AVAILABLE THROUGH ATMS

DATE: May 31, 1994 10:26 EDT WORD COUNT: 721

...account of the transaction at
the point-of-purchase thus virtually eliminating the settlement and **back**
office processing normally associated with **teller** sales.

The LVBC technology, developed by Control Module, Inc. for American
Express, operates with InterBold...

17/3,K/20 (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2002 The Dialog Corp. All rts. reserv.

00025035
MICROSOFT, TANDEM MOVE TOWARD INTEGRATED SYSTEM
BANK AUTOMATION NEWS
May 28, 1997 VOL: 9 ISSUE: 10 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 1181 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:
...about Windows NT's scalability and

Tandem's proprietary systems.

Microsoft spotlighted its applications for **back - office** operations, and Tandem exhibited its Himalaya servers, which will run on Windows NT operating systems...retain its customer focus.

If you had a more focused application that just handled payment **processing** or automated **teller** machine **processing**, the breadth of complexity would be much less, but you might find you need to...

17/3,K/21 (Item 2 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2002 The Dialog Corp. All rts. reserv.

00000175

MORE BANKS TO BUY AUTOMATION SYSTEMS

BANK AUTOMATION NEWS

February 7, 1996 VOL: 8 ISSUE: 2 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 474

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...right components that interface smoothly with your core systems. Even if your bank never opens **another branch**, there is plenty of room for improvement in existing branches, said Arthur Gillis, president of...

...Only about 30 percent of U.S. banks have automated portions of the branch or **back office**, but this trend may be changing. Ten of the nation's top 25 banks plan...

...plan to automate platform systems in the next two years.

Other systems being automated are **teller** platforms and forms **processing**, according to the ABA.

Ease of training and use, and customer satisfaction are the top...

Set	Items	Description
S1	6607	TELLER OR BANK?() (EMPLOYEE? OR ASSOCIATE? OR STAFF?)
S2	1443220	INPUT? OR IN()PUT OR RECORD? ? OR ENTER? OR TYPE? OR TYPING OR PROCESS?
S3	890506	DATA? ? OR INFO OR INFORMATION OR ID OR NUMBER OR ACCOUNT?
S4	46902	(DIFFERENT OR ANOTHER OR BACK OR REMOTE? OR OTHER) () (ROOM? OR LOCATION? OR OFFICE? OR BRANCH? OR PLACE)
S5	603373	ELECTRONIC? OR COMPUTER? OR PC OR TERMINAL? OR NETWORK? OR WORKSTATION? OR SERVER?
S6	424815	CLIENT? OR CUSTOMER? OR PUBLIC OR INDIVIDUAL? OR PEOPLE
S7	35585	TRANSACTION?
S8	112	S1(2N)S2
S9	5	S8(S)S4
S10	3261	(BANK? OR FINANCIAL?) (2N)S7
S11	115	S10(S)S4
S12	50	S11(S)S6(S)S5
S13	51	S9 OR S12
S14	21	S13 AND IC=G06F-017/60

?show files

File 348:EUROPEAN PATENTS 1978-2002/Jul W03

(c) 2002 European Patent Office

File 349:PCT FULLTEXT 1983-2002/UB=20020725,UT=20020718

(c) 2002 WIPO/Univentio

14/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2002 European Patent Office. All rts. reserv.

01281068

An automated account opening system and method, and locations for utilizing
an automated account opening system and method

Automatisiertes System und Verfahren zum Eröffnen eines Bankkontos und
Platze zum Gebrauch eines automatisierten Systems und Verfahrens zum
Eröffnen eines Bankkontos

Systeme et methode automatisees pour ouvrir un compte bancaire, et endroits
pour utiliser un systeme et une methode automatisees pour ouvrir un
compte bancaire

PATENT ASSIGNEE:

Canadian Imperial Bank of Commerce, (3172890), Commerce Court West, 15th
Floor, Toronto, Ontario M5L 1A2, (CA), (Applicant designated States:
all)

INVENTOR:

Jabbour, Anthony Michael, 696 Stonefield Loop, Heathrow, Florida 32746,
(US)

Cassidy, Brian Michael, 387 Ash Road, Oakville, Ontario L6J 4P6, (CA)

LEGAL REPRESENTATIVE:

Viering, Jentschura & Partner (100645), Postfach 22 14 43, 80504 Munchen,
(DE)

PATENT (CC, No, Kind, Date): EP 1102224 A2 010523 (Basic)

EP 1102224 A3 020306

APPLICATION (CC, No, Date): EP 2000125446 001120;

PRIORITY (CC, No, Date): US 443266 991120

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RC; SI

INTERNATIONAL PATENT CLASS: G07F-019/00; **G06F-017/60**

ABSTRACT WORD COUNT: 213

NOTE:

Figure number on first page: 4

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200121	828
SPEC A	(English)	200121	11623
Total word count - document A			12451
Total word count - document B			0
Total word count - documents A + B			12451

...INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION telephone transactions.

In the preferred embodiment of the invention, transaction interface
unit 64(3) for **terminals** 44 comprises **servers** 82. In the preferred
embodiment of the invention, the **servers** provided by Fiserv, Inc. In
the preferred embodiment, **servers** 82, shown collectively, provide
specialized software packages utilized by different personnel within
depository system 60. **Servers** 82 comprise submodules to perform
specific tasks. The sub-modules include: FAST Teller(TM), which is used
by personnel in local **back office** 84 for processing **banking**
transactions, FAST Administration(TM), which process applications for
opening of banking accounts, and CSCS (**Customer** Service Call Center
Solutions) System, which assists **clients** with transactions that cannot
be "self-served" by the **clients** alone.

When applicant 40, makes a request for new products at a kiosk 30, the

...

14/3,K/2 (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2002 European Patent Office. All rts. reserv.

01125963

System and method for image depositing, image presentment and deposit taking in a commercial environment

System und Verfahren zur Bildablage, Bilddarstellung und Vornehmen von Einzahlungen in einem kommerziellen Umgebung

Systeme et methode pour le depot d'images, la presentation d'images et la reception de depots dans un environnement commercial

PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043, (US), (Applicant designated States: all)
Citicorp Development Center, Inc., (1175292), 12731 W. Jefferson Boulevard, Los Angeles, California 90066, (US), (Applicant designated States: all)

INVENTOR:

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Brooks, Robert O. (Bob), 6221 Flores Avenue, Los Angeles, California 90056, (US)

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Hynell, Magnus (23172), Hynell Patenttjanst AB, Patron Carls vag 2, 683 40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 984410 A1 000308 (Basic)

APPLICATION (CC, No, Date): EP 99202212 990707;

PRIORITY (CC, No, Date): US 92486 P 980707; US 92487 P 980707

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-019/00; G07F-007/10; **G06F-017/60**

ABSTRACT WORD COUNT: 89

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200010	1184
SPEC A	(English)	200010	5930
Total word count - document A			7114
Total word count - document B			0
Total word count - documents A + B			7114

...INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION check, including possibly receiving cash back, establishing both a deposit as well as a customer **record** . Specifically, the **teller** follows standard procedures at step 403. At a step 405, the checks are scanned and...

...417 and moved into a deposit bin at step 419 and later couriered to the **back office** at step 421, as convenient. The image file is transmitted in batch form at step 423 from the branch server to the **back office** and an acknowledgment is then received by the teller and the image is cleared from...

14/3,K/3 (Item 3 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2002 European Patent Office. All rts. reserv.

00499287

METHOD AND SYSTEM FOR REMOTE DELIVERY OF RETAIL BANKING SERVICES
VERFAHREN UND SYSTEM ZUR FERNVERTEILUNG FUR DEN KLEINHANDELBANKVERKEHR
PROCEDE ET SYSTEME DE PRESTATION A DISTANCE DE SERVICES BANCAIRES DE DETAIL
PATENT ASSIGNEE:

ONLINE RESOURCES & COMMUNICATIONS CORPORATION, (1387560), 1313 Dolly
Madison Boulevard, Suite 300, McLean, VA 22101, (US), (applicant
designated states: AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

LAWLOR, Matthew, P., 302 C Street N.E., Washington, DC 20036, (US)
CARMODY, Timothy, E., 1211 Summit Road, McLean, VA 22101, (US)

LEGAL REPRESENTATIVE:

Allman, Peter John et al (27675), MARKS & CLERK, Sussex House, 83-85
Mosley Street, Manchester M2 3LG, (GB)

PATENT (CC, No, Kind, Date): EP 504287 A1 920923 (Basic)
EP 504287 A1 931222
EP 504287 B1 990721
WO 9109370 910627

APPLICATION (CC, No, Date): EP 91901390 901210; WO 90US7153 901210

PRIORITY (CC, No, Date): US 448170 891208

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: G06F-017/60 ; G07F-007/10; H04M-017/02

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LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9929	2662
CLAIMS B	(German)	9929	2704
CLAIMS B	(French)	9929	3257
SPEC B	(English)	9929	28351
Total word count - document A			0
Total word count - document B			36974
Total word count - documents A + B			36974

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...SPECIFICATION present invention include:

- * A new type of inexpensive ergonomically designed user-friendly dedicated home banking **terminal** including for example a four line LCD display with associated control buttons "pointing to" the...

...Enter Number" LED illuminated command prompts that are turned on and off by the central **computer** system as needed.

- * Advanced "ATM-like" **terminal** layout:

- * Four line by 24 character liquid crystal display;
- * Four adjacent selection (i.e., "soft...

...and backward when permitted by system software.

- * Two level access security consisting of a unique **terminal** identification ("signature") automatically transmitted upon establishment of the asynchronous communications link and an ATM type...

...and working in conjunction with the active LCD display controlled main system software.

- * Dual purpose **terminal** operating as a data entry and display device and alternately, as a push button (tone...

...activate two unrelated circuits as input to the microprocessor and the telephone tone generator.

- * Data **terminal** that automatically transmits tone blocking signal to prevent intervention by call interrupt service.
- * The visual...

...with a 4x24 LCD display and selection and control keys to provide rapid communications of **financial transaction** information to main **computer** system.

- * A **terminal** device that can act as a pass-through of analog voice signal to an externally attached on internally provided telephone or alternately transmit data (asynchronously).

* A cash incentive program for bills paid through a remote **terminal** based system for bill payment, funds transfer and account review.

The present invention extends the convenience of popular automated **teller** machine (ATM) **type** service to user (alternatively referred to as customers or consumers) homes, offices and **other locations**. The present invention provides a highly efficient payments system that offers consumers the following advantages...also receive a single account statement from their bank, unifying terminal-based activity with conventional **banking transactions** and check payments. **Back - office** check processing and funds transfer economies can also be priced to provide costs savings to...

...advertise over the system provided by the present invention system at sharply reduced rates while **back - office** savings from reduced paper check volume develops. The advertising medium provided by the present invention...

...banking which involves increasing profitability by increasing the number of services sold to a single **customer**).

The present invention thus provides a highly advantageous system which offers an attractive proposition to...

14/3,K/4 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00905272 **Image available**

METHODS AND SYSTEM FOR COMMUNICATIONS SERVICE REVENUE COLLECTION

PROCEDES ET SYSTEMES DESTINES AUX COLLECTES DES RECETTES D'UN SERVICE DE COMMUNICATIONS

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200239349 A1 20020516 (WO 0239349)

Application: WO 2001SE2503 20011113 (PCT/WO SE0102503)

Priority Application: SE 20004156 20001113; US 2001277285 20010321; SE
20011240 20010406

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY

BZ CA CH CN CO CR CU CZ CZ (utility model) DE DE (utility model) DK DK

(utility model) DM DZ EC EE EE (utility model) ES FI FI (utility model)

GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV

MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SK

(utility model) SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

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Fulltext Word Count: 9128

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... and

methods for collecting revenue for services in a communications system.

BACKGROUND MATERIAL AND INFORMATION

Network enabled **computers** and other communications devices allow **individuals** to **electronically** communicate and to **electronically** conduct business transactions. For example, e-mail is often used for message transmission, and Internet web sites permit procurement of information, goods, and services over a **network** . The manner in which a **network** may be accessed can vary depending on the type of hardware being used. For example, access to a mobile phone **network** often occurs using keys on the mobile phone, or in some instances through voice commands. **Network** access through a PDA may be achieved using a stylus on a sensing surface, and **network** access through a personal **computer** or laptop is often achieved through a keyboard or mouse. Some **network** based communications and transactions might be impeded by input devices that users find cumbersome or awkward. While **individuals** are often very comfortable conveying information using pen and paper, and secondarily using keyboards...

...devices become more difficult to use. This can impede use of the technology.

In addition, **network** -based **financial transactions** may be impeded by awkward or cumbersome payment procedures and schemes. If methods of...

...The position of the pen on paper may correspond to a service offered by a **network** operator. Mapping information may then be retrieved and sent to the digital pen, and a payment collected from the **network** operator for retrieving the mapping information. The above information is exemplary of but a few...

...principles

of the invention. In the drawings:

FIG. 1A is a diagram of an exemplary **network** environment in which features and aspects of the present invention may be implemented;
FIG...

...with the

present invention;

FIG. 3 is an exemplary diagram of an interaction between an **individual** end user, **network** operator, and mapping lookup service, consistent with the billing arrangement described in FIG. 2;
FIG...

...with

the present invention;

FIG. 5 is an exemplary diagram of an interaction between an **individual** end user, **network** operator, service provider, and mapping lookup service, consistent with the billing arrangement described in FIG...

...with the

present invention;

FIG. 7 is an exemplary diagram of an interaction between an **individual** end user, **network** operator, service provider, and mapping lookup service, consistent with the billing arrangement described in FIG...

...the present invention; and

FIG. 9 is an exemplary diagram of an interaction between an **individual** end user, **network** operator, service provider, payment provider, and mapping lookup service, ...be used to read or otherwise generate an instruction and transmit that instruction

costs may instead be passed to service provider 116a as part of the agreement. Thus, the **network** operator may bill service provider 116a per the agreement (step 412). To accomplish this, **network** operator 110a may send service provider 116a an invoice indicating that payment is due for use of the communication channel that **network** operator 110a provided. Service provider 116a may then remit to the **network** operator 110a an appropriate payment. Mapping lookup service 108 may also bill service provider 116a...

...payments.

FIG. 5 is an exemplary diagram of an interaction between a business end user, **network** operator, service provider, and mapping lookup service, when the billing arrangement described in FIG. 4...

...situations where a service

provider may want to offer a pen-related service to an **individual** end user. In this arrangement, a service provider may provide an **individual** end user with pen-related services. First, an **individual** end user, such as individual end user 102a, may use a digital pen and...

...offered by

a service provider, such as service provider 116a (step 602). For example, an **individual** end user 102a desiring to order flowers may do so by scanning with a digital...

...be known by a

unique identification number transmitted by the pen. Another example is an **individual** end user purchasing plane tickets using a coded airline advertisement. In order for a service to be completed, **individual** end user 102a may first need to touch the digital pen to an area of...

14/3,K/5 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00905254 **Image available**

AN INFORMATION MANAGEMENT SYSTEM

SYSTEME DE GESTION DE L'INFORMATION

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200239331 A2 20020516 (WO 0239331)

Application: WO 2001GB4979 20011108 (PCT/WO GB0104979)
Priority Application: GB 200027280 20001108; US 2001923704 20010807
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 70047

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... point IC' in Figure

3 The browser may then transmit the data to the web
server . If however, a username or a password is
detected by the plug-in module at...

...point IC' in Figure 3. The browser
may then transmit the data to the web **server** . - 35
The preferred embodiment need not be limited only
to the storage of passwords or...ABrowser@ and AEmail@ which contain
instructions
for the operation of web browser and e-mail **client**
plug-in modules respectively.
The browser branch contains three sub-branches
called ADataToRecord@, AWhenToStartRecording@ and...

...of data that is to be extracted from
transmissions to or from the user's **workstation** and a
web **server** . Four types of data are referred to in the
illustration, these being the URL of...
...be
easily organised and referred to. It also allows
different users to be assigned to **different branches** of
the tree in order to receive different policies.
Although, the tree like structure is...

...Card
numbers or other account information in the data to be
transmitted to the web **server** or e-mail **client** by
searching for a string of numeric digits, typically
between 14 and 16 long. It...in
- 40
the process illustrated in Figure 5 in the case of an
e-mail **client** implementation. Control passes from step
S160 to step S162 in which the module scans the data
about to be transmitted to the web **server** or e-mail
5 service and extracts from it a first string of digits
that...

...web browser operation shown in
Figure 3 from point IC' or in the e-mail **client**
operation shown in Figure 5 from point B.
If a first potential credit card number...

...credit card
transactions to be controlled at a higher level than
the user making the **transaction** . Thus **financial**
decisions may be swiftly and easily implemented, and
may be enforced automatically without the need...

...the capability to make credit card transactions on the organisation's account to particular authorised **people** or it may wish to restrict transactions on a particular account 'altogether. - 42
In step...

14/3,K/6 (Item 3 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00864404

**A METHOD AND SYSTEM FOR WEB BASED STRAIGHT THROUGH PROCESSING
PROCEDE ET SYSTEME POUR TRAITEMENT CONTINU BASE SUR LE WEB**

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Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200197148 A2 20011220 (WO 0197148)
Application: WO 2001US40921 20010612 (PCT/WO US0140921)
Priority Application: US 2000592048 20000612

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

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Fulltext Word Count: 22070

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... and server processes may even comprise different programs executing simultaneously on a single computer.

The **client computers** 101, 103, 105 can be conventional personal computers (PCs), workstations, or computer systems of any other size. Each **client** 101, 103, 105 typically includes one or more processors, memories, input/output devices, and a **network** interface, such as a conventional modem or **network** connection, such as an Ethernet connection. The **client computer** 101, 103, 105 may access transaction management **servers** 112, 113, 114 through

network 107. The **client computers** 101, 103, 105 can execute web browser

programs, such as the Netscape NAVIGATOR or Microsoft INTERNET EXPLORER programs, or other programs for use on a **client / server** based **network** system, to locate the web pages or records stored on **financial transaction**

management **servers**, or access applications running on various processing

15 systems. **Client computers** 101, 103, 105 may also be able to access, through transaction management **servers**, outsourced or syndicated applications residing on **servers** located in other **remote locations** that may be accessible via **network** 107, which may be a

public network such as the Internet, or may comprise private **network** connections between transaction management **servers** and outsourced/syndicated application **servers** .

THE INVENTION

Methods and systems are disclosed for an automated securities asset management system which...

14/3,K/7 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00851051 **Image available**

METHODS AND APPARATUS FOR SECURELY CONDUCTING AND AUTHENTICATING TRANSACTIONS OVER UNSECURED COMMUNICATION CHANNELS PROCEDES ET APPAREIL PERMETTANT D'EFFECTUER ET D'AUTHTENTIFIER DE MANIERE SURE DES TRANSACTIONS SUR DES CANAUX DE COMMUNICATION NON SECURISES

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200184771 A1 20011108 (WO 0184771)

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Priority Application: US 2000563448 20000501

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International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... the merchant and the customer. This is true both in a conventional transaction where a **customer** submits a credit or debit card to the merchant and even more in the case of **electronic** commerce conducted over the Internet. For the merchant, there is little or no assurance that ...

...not stolen or being used in an unauthorized way. In a conventional transaction where the **customer** physically submits the card to the merchant, a risk exists for the merchant that the card is stolen or counterfeit, and for the **customer** there is a risk that the **customer's** card information will be stolen by the merchant, intercepted from the merchant's reader, or intercepted in transit from the merchant's reader to a bank **computer** . In an Internet transaction, the merchant has little or no assurance that the person conducting...

...transaction is in possession of the credit card whose information is being submitted. For the **customer** in an Internet transaction, (inverted exclamation mark) cannot be certain that the merchant web...

...collect credit card information. Even if the web site is a legitimate web site, the **customer** has no assurance that the web site has not been surreptitiously reprogrammed by outsiders so as to redirect traffic to **another location** in order to collect credit card data submitted to the web site. If the intended web site has received the data, the **customer** has no assurance that attackers will not obtain personal information such as credit card information which is stored in the web site's **servers** .

Public key cryptography is commonly used to protect sensitive information during 1 5 Internet transactions...

14/3,K/8 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00830836

**METHOD OF AND SYSTEM FOR MITIGATING RISK ASSOCIATED WITH SETTLING OF
FOREIGN EXCHANGE AND OTHER PAYMENTS-BASED TRANSACTIONS
PROCEDE ET SYSTEME DE LIMITATION DU RISQUE ASSOCIE AU CHANGE ET A D'AUTRES
OPERATIONS A BASE DE PAIEMENTS**

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200163498 A2 20010830 (WO 0163498)

Application: WO 2001GB802 20010223 (PCT/WO GB0100802)

Priority Application: US 2000513440 20000225

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

- ... together Third Parties, Users and Payment Banks sites (in the United States, Europe, Asia and **other locations** throughout the world) via a global communication **network** (e.g., interconnected internet protocol **networks** and a virtual private **network**) to enable Third Parties and Users to communicate payments n.sk controls and other instructions...
- ...Banks to participate in the system in a substantially equal manner, overcoming the disadvantages of **remote location** inherent in foreign exchange trading and settlement. The system takes advantage of advances in Internet Protocol (IP) **networks** , Web-based programming and **electronic** data interchange (EDI) techniques to ensure its compatibility with the plurality of existing operating systems...
- ...is a unique address which, in telecommunication messages, identifies precisely the financial institution involved in **financial transactions** . Users have pre-existing account relationships with Payment Banks such that Payment Banks transact payments...
- ...are identified by their BIC. The GPM System has five principal component parts: a GPM **Network** , a Third Party Host Application, a User Host Application, a GPM Core System and a Payment Bank Host Application. The GPM **Network** is a **network** of commercial and privately operated IP **networks** interlinked to the GPM Virtual Private **Network** (GPMNPN) using routers. The GPM/VPN, operating with controlled access, cryptography and firewalls, will ensure superior security, integrity and resiliency for the GPM System. The **customer** account structure within the GPM System is deliberately flexible as to organization and number of **customer** accounts for any given corporate entity or affiliated group. Banks, for

...GPM System stores received data and messages from Users in the GPM Core System Data **Server** . The data and messages are validated for syntax and field validation. The Process **Server** then analyses the data, sorting counterparty instructions in the first instance according to the BIC...

...as parameters for rule-based decisions in the Filter Process Module on whether to permit **individual** payments messages to proceed for payment to the domestic payment system or return the payment...Users and Third Parties will be able to instruct override of the Filter Process for **individually** specified payments, as identified by the Transaction Reference Number, or payments going to particular counterparties...

...with for that counterparty. The Third Party or User then has the option of selecting **individual** currencies or pressing a button for "select all". Once the currencies are selected accordingly to...

...Payment Bank still has the discretion to override the Payment Bank Host Application to release **individual** payments should it determine to do so despite the effectiveness of the Suspend Instruction. Inquiries...

...The GPM System will maintain a comprehensive audit trail within the GPM Core System Data **Server** of all system actions such that all actions can be reviewed for audit, regulatory and recovery purposes. The GPM Operations **Workstation** will be able to access the audit trail via the operator's browser interface to...

dollars at SIOM, while Party B has set it lower at \$3M.
 Party A's risk on Party B, consistent with **individual** risk assessment and the extent of the payment obligations. In Euro, Party B has set...

...and communicating information, data or messages which need not relate solely to payments or even **financial transactions** alone. but could relate to the controlled or balanced allocation of other resources. While the...

14/3,K/9 (Item 6 from file: 349)
 DIALOG(R) File 349:PCT FULLTEXT
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00828859 **Image available**

SYSTEM AND METHOD FOR ELECTRONIC DEPOSIT OF THIRD-PARTY CHECKS BY NON-COMMERCIAL BANKING CUSTOMERS FROM REMOTE LOCATIONS
SYSTEME ET PROCEDURE DE DEPOT ELECTRONIQUE DE CHEQUES D'UNE TIERCE PARTIE PAR DES CLIENTS NON-COMMERCEAUX DE LA BANQUE, A DISTANCE

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Patent and Priority Information (Country, Number, Date):
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 Priority Application: US 2000506434 20000218

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 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
 (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
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Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... a check or other negotiable instrument.

BACKGROUND OF THE INVENTION

Methods and systems for initiating **electronic financial transactions** from **remote locations** are increasingly common. Examples are the use of Automated Teller Machines (ATM's) to withdraw cash, and the use of telephonic systems and personal **computers** to initiate a transfer of funds between a bank **customers** accounts, or for **electronic** payment of bills. Such transactions are commonly referred to as **Electronic Funds Transfer (EFT)**.

Two principal advantages of EFT, from the perspective of the customer, are...

...they do not require customers to physically visit the bank in order to initiate a **financial transaction**.

Electronic transactions are also completed more quickly than those involving paper instruments and/or documents that must...

14/3,K/10 (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00820465 **Image available**

ELECTRONIC CASH FOR A FINANCIAL TRANSACTION SYSTEM
ARGENT ELECTRONIQUE POUR SYSTEME D'OPERATION FINANCIERE

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2001US1789 20010118 (PCT/WO US0101789)

Priority Application: US 2000483003 20000118; US 2000483942 20000118; US 2000484297 20000118

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Fulltext Word Count: 12777

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... to cash, leaving a

y
minimal paper trait.

- 24 In one preferred embodiment of the **financial transaction** system of the present invention, an **electronic** delivery system

provides and integrates full-service banking options to all participants - at the discretion and selection of the centralized system - financial institution - from a **remote location**. The present invention provides a **financial transaction** system that interlinks seamlessly the myriad of existing access services to provide comprehensive financial services from single or multiple **customer** locations not just to business **customers**, but also to anyone.

In another preferred embodiment of the present invention the money is...

14/3,K/11 (Item 8 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00809388 **Image available**

LOTTERY AWARD PROMOTIONAL METHOD AND SYSTEM
PROCEDE ET SYSTEME DE PROMOTION DE PRIX DE LOTERIE

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200143006 A1 20010614 (WO 0143006)

Application: WO 2000NZ233 20001117 (PCT/WO NZ0000233)

Priority Application: NZ 501706 19991210

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7312

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... instant prize creation and allocation criteria, voucher specials, customer data and merchant outlet details.

The **back office server** 2 backs-up the operations **server** and fulfils reporting, Internet access to current and historic information, all **financial transactions** via an FMIS 24 (Financial I O Management Information System) plus data warehousing functions. The data warehouse 23 has the function of storing **customer** data that can subsequently be analysed for use in targeted merchandising initiatives.

A remote controller...

14/3,K/12 (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806382

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF
MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A
MARKET SPACE INTERFACE

PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE
PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION
D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200139028 A2 20010531 (WO 0139028)

Application: WO 2000US32308 20001122 (PCT/WO US0032308)

Priority Application: US 99444773 19991122; US 99444798 19991122

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK
LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Publication Language: English

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Fulltext Word Count: 170977

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... must remember the order in which the changes should be made and
further may require **different terminals**, passwords, procedures,
software, etc. Thus, a highly skilled technician having familiarity with
all of the...the wire-line "NGN" that provide IP telephony to wire-line
IP devices.

The digital **network** segment that interfaces with the "NGN" comprises of
a coaxial cable local loop which is...

...a cable data modulator running QAM/DPSK protocols. The coaxial loop is
terminated at the **customer** premise by an Ethernet cable modem which
delivers the M Tone to the applications (Voice...define custom telephone
numbers.

Upon processing a telephone call, a switch must generate a call **record**
large enough to contain all of the needed information on a call. The call
record...

14/3,K/13 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00781860

Image available

NETWORK-BASED VIRTUAL COMMODITY EXCHANGE

MARCHE VIRTUEL DE BIENS SUR RESEAU

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only for: MC)

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200114994 A2 20010301 (WO 0114994)

Application: WO 2000GB3158 20000814 (PCT/WO GB0003158)

Priority Application: SG 994128 19990819

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12958

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... confirmation of

order fulfillment, the back-office system 460 generates an invoice 444 to
the **customer**. The invoice 444 is transmitted via XML 410E from the
back-end system 460 through the web **server** 410 to the **customer** 470
Upon confirmation of order completion, a finance support team of the
Trading Center 400 authorizes supplier payment 446 (**electronic** or
paper,
depending upon financial controls for the particular supplier 480-484)
based on the requirements of the business control process. An **electronic**

acknowledgement is sent from the **back - office** system 460 through the
web- **server** 410 to the supplier 480 A similar set of events for a
customer payment 448 are triggered to complete the **financial**
transaction

between the trading center 400 and the **customer** 470

The embodiments of the invention are preferably implemented using
general-purpose **computers**. In particular, the processing or
functionality

of Figs. 1-7 can be implemented as software, or a **computer** program,
executing on a **computer**. The method or process steps of a virtual
commodity-trading system capable of automating the...

...life cycle are effected by instructions in the software that are carried
out by

the **computer**. The software may be implemented as one or more modules
for

implementing the process steps. A module is a part of a **computer**
program

that usually performs a particular function or related functions. Also,
as described hereinbefore, a...

14/3,K/14 (Item 11 from file: 349)
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00774520 **Image available**

ELECTRONIC PURCHASE OF GOODS OVER A COMMUNICATION NETWORK INCLUDING
PHYSICAL DELIVERY WHILE SECURING PRIVATE AND PERSONAL INFORMATION
ACHAT ELECTRONIQUE DE BIENS SUR UN RESEAU DE COMMUNICATION COMPRENANT UNE
LIVRAISON PHYSIQUE TOUT EN ASSURANT LA SECURITE DES INFORMATIONS
PRIVEES ET A CARACTERE PERSONNEL

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200108066 A1 20010201 (WO 0108066)
Application: WO 2000US19888 20000720 (PCT/WO US0019888)
Priority Application: US 99360812 19990726

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 36118

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... a transaction for various embodiments;

Fig. 4 is a block and flow diagram illustrating an **electronic** purchase
made using the
system depicted in Fig. 313;

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Figs. 4A-4Q illustrate specific...

...is a diagram showing IP protocol layers of IP packets processed by first
party (user) **computers**, proxy party **computers** and second party
computers in the system depicted
in Fig. 3C;

Fig. 10 is a flow chart illustrating an algorithm for filtering outgoing
information from

first party **computers** to the WWW in the system depicted in Fig. 3B;

Fig. 11 is a flow chart illustrating an algorithm for filtering incoming
information

from the WWW to first party **computers** in the system depicted in Fig.
3B;

Fig. 12 is a flow chart illustrating authorization of a purchase from a
first party

computer in the system depicted in Fig. 3B;

Fig. 13 is a block and flow chart...As mentioned above, the invention
provides methods and systems which enable users of a communications
network such as the Internet to communicate, and/or order, and/or obtain
or receive, and/or charge or **electronically** pay for deliverables over
the **network**, while securing private and personal information of the

transaction data, stored in a transaction database II 7 (Fig. 3B), is shown in Fig. 7, where time T indicates transactions relating to the **Customer C**, and time "T + @L" indicates transactions relating to the proxy party (iPrivacy). Fig. 7...user's WWW browser to monitor, filter and reroute interactions between the browser and WWW **servers** (retailers R). The user proxy software 114a and/the proxy **computer** software 114b provide anonymizing transformations of these interactions to assure user's privacy, as briefly...

...Fig. 9 depicts the various protocol layers of IP packets processed by first party (user) **computers**, proxy party **computers** and second party **computers**. With the user proxy software I 14a active, the proxy **computer** software I 14a strips the user **computer**'s IP address G' (Fig. 4) in cooperation with the user proxy software and substitutes the proxy **computer**'s IP address (identifier A% which redirects the messages to the respective destination WWW **server** (second party retailer **computer** I IO). (The user **computer**'s IP address G' is needed by the proxy **computer**. Therefore, stripping is performed by the proxy **computer** software.)

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The TCP protocol layer does not present privacy risks and the proxy **computer** software does not intervene in its processing. The HTTP protocol layer has various header fields that provide identification of the source browser system. The proxy **computer** software 114b replaces all information in these fields with headers that represent the proxy system that do not disclose private information about the **customer**'s browser system. In addition, the proxy **computer** 108 monitors and filters private information in HTML documents. In particular, when a form is presented to the **customer** **computer** that includes identifying fields, the user can select a private channel mode on the **customer** **computer** browser and have the respective fields filled with information that identifies the proxy system instead, and does not compromise the user's information. The proxy **computer** also protects the user's system against access by Java agents to private data. For...

...contents filtered. As part of the content filtering, the user proxy software and/or proxy **computer** software also removes private past history from the content portion of the message to be...

...may be accomplished as follows, for example.

I . Filtering cookie data: Various transactions with WWW **servers** deposit cookie data on user's **PC**'s. This cookie data is used to simplify access by users to various services and to maintain status of transactions between a WWW **server** and a browser. 2o However, cookie data is often used to identify the user and...

...to cookies

64

only to the owner system that created it. Thus, a given WWW **server** can only access cookie data that it deposited but not other cookie data generated by...

14/3,K/15 (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00761432

METHODS, CONCEPTS AND TECHNOLOGY FOR DYNAMIC COMPARISON OF PRODUCT FEATURES AND CUSTOMER PROFILE

PROCEDES, CONCEPTS ET TECHNIQUE DE COMPARAISON DYNAMIQUE DE CARACTERISTIQUES D'UN PRODUIT ET DU PROFIL DES CONSOMMATEURS

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200073958 A2 20001207 (WO 0073958)

Application: WO 2000US14459 20000524 (PCT/WO US0014459)

Priority Application: US 99320818 19990527

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 151011

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... of the development architecture when migration of this sort is
involved.

160

e) Is high **networkperformance** required?

Communication design tools are essential in developing systems where
critical business operations have to...

...availability and minimum down time. One of the primary contributing
factors to high performance in **client / server** environments is a good
network design. A good **network** design can only be achieved through a
good communication design.

Product Considerations

a) Is the...specific, relevant functional and design information from a
legacy system for use in a new, **client / server** system or to
restructure the existing system for improved performance and maintenance.

5 Interactive Navigation...proprietary toolkits.

165

Construction (134)

Construction tools are used to program or build the application: **client**
and **server** source code, windows, reports, and database. Along with the
onset of Visual Programming, the more...

...Tools and Debugging Tools.

Visual Programming tools, initially associated with the rapid development
of the **client** -side of **client / server** applications, have now matured
and expanded their domain to cover entire **client / server** development
(e.g. Visual C++) and Netcentric development (e.g.

visual Java IDEs).

IMPORTANT: While...storage formats) are

discussed in Tools - Information Management - Media Content Managemen
Test (136)

Testing applications (**client / server** or Netcentric) remains a complex
task because of the large number of integrated components involved (for
example, multiplatform **clients** , multiplatform **servers** , multitiered
applications, communications, distributed processing, and 1 5 data),
which, in turn, results in a...

14/3,K/16 (Item 13 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00736216 **Image available**

SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS
SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS FINANCIERES

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200049551 A1 20000824 (WO 0049551)

Application: WO 2000US4163 20000218 (PCT/WO US0004163)

Priority Application: US 99120760 19990219

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DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

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Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... device 90, a display or screen device 92, a mass storage device 94,
and a **network** interface card or modem 96 for communicating with
POS device 34 and payment processing **terminal** 52. Stored in mass
storage
device 94 is a **customer** information database 1 00 for identifying a
customer, payment method, payment processor, and authorization data
format when given a **customer** /transmitter ID number. The organization of
data inside **customer**
information database 100 may take on a variety of physical structures,
dependent upon evolving data...

...hierarchical files, and objects. The data will be organized so that
storage and retrieval of **customer** data facilitates effective
navigation, association, and use of **customer** -related data for
identification, transaction authorization, **customer** contact,
identification of **customer** preferences and other uses of the data
consistent with the spirit and scope of this invention. The database is
structured to provide maximum security to protect the privacy of
customer and merchant information. The ability to relate groups of data
such as **customer** data with specific **customer** transaction data, for
example, will be controlled via the structure of the data storage design
data by both internal and external sources.

As shown in FIG. 6, **customer** database 100 may be comprised of the
following categories of information: **customer** profile information 102,
merchant
information 104, fraud information 106, loyalty program information 108,
transaction information 1 1 0, **customer** payment method information 1
12, and **customer** personal information 114. **Customer** profile
information 102 identifies and describes each **customer**. It includes,
but is not limited to: **customer** address data, phone number, occupation,
PIN, billing address, primary account holder
name, authorized user name, **customer** transceiver activation status and
customer transceiver identification number. Merchant information 104

the
DTMF system. Different transactions may be conducted and different
information may be exchanged between the merchant and **customer** to
confirm the **customer** 's identification without departing from the scope
of this invention. For example, a **customer** may conduct a transaction
over the telephone using a payment method not recognized by the...

...26, and
then take delivery of the merchandise/services after confirming his/her
identification using **customer** transceiver 50 and paying for the items.
Customer transceiver 50 may also be used to confirm an **individual** 's
identification even in the absence of an underlying transaction. For
example, a transceiver 48 may be located adjacent to an airplane loading
gate or other restricted access point. A **customer** seeking to gain
access to the restricted area simply provides his identification by
interfacing **customer** transceiver 50 with merchant transceiver

48 This action initiates the security process which may also...

14/3,K/17 (Item 14 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00559186 **Image available**

SYSTEM AND USE FOR CORRESPONDENT BANKING

**SYSTEME DE RELATIONS AVEC DES CORRESPONDANTS BANCAIRES ETUTILISATION DE CE
DERNIER**

Patent Applicant/Assignee:

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Inventor(s):

SLATER Alan,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200022559 A1 20000420 (WO 0022559)

Application: WO 99US19627 19990827 (PCT/WO US9919627)

Priority Application: US 9898196 19980827; US 99237739 19990126

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FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE

CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN

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Publication Language: English

Fulltext Word Count: 10043

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... Internet formatted transaction requests.

Currently, there is a need for low-cost access to various **individual**
and
business accounts held by **customers** and merchants at multiple financial
institutions, 1 5 to perform **financial transactions** over the
Internet. Most **customers** access the Internet from **remote locations** ,
such as personal **computers** at home or at a business. Further, many
financial institutions, though accessible through **networks** such as
automated teller machine (ATM), ACH, ECP, are not accessible on-line and
in real-time by Internet **customers** and/or merchants wishing to utilize
their accounts held within the financial institutions. Finally, the...

14/3,K/18 (Item 15 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00479669 **Image available**

REMOTE IMAGE CAPTURE WITH CENTRALIZED PROCESSING AND STORAGE
SAISIE D'IMAGES A DISTANCE AVEC TRAITEMENT ET STOCKAGE CENTRALISES

Patent Applicant/Assignee:

CSP HOLDINGS LLC,

Inventor(s):

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9911021 A2 19990304

Application: WO 98US17662 19980826 (PCT/WO US9817662)

Priority Application: US 97917761 19970827; US 9881012 19980519

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH

CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW

ML MR NE SN TD TG

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Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... FIELD OF THE INVENTION

This invention relates generally to the automated processing of documents and **electronic** data from different applications including sale, business, banking and general consumer transactions. more particularly, it...

...to generate informative reports from the data and to transmit the informative reports to the **remote locations**,
BACKGROUND

This invention involves the processing of documents and **electronic** data which are generated, for example, from sale, business and **banking transactions** including credit card transactions, smart card transactions, automated teller 20 machine (ATM) transactions, consumer purchases...

...forms, W2 forms, birth certificates, deeds and insurance documents,

The enormous number of paper and **electronic** records generated from documents and **electronic** data from sale, 25 business and **banking transactions** contain valuable information. First, these paper and **electronic** records contain information which can be used to verify the accuracy of the records maintained by consumers, merchants and bankers, For example, **customers** use paper receipts of sale 30 and **banking transactions** to verify the information on the periodic statements which they receive from their bank or credit card institution, Merchants use paper receipts to record sale transactions for management of **customer** complaints. Taxpayers use paper receipts to record tax 35 deductible contributions for use in their...

...use paper receipts to record business expenses for preparation of business expense forms, Paper and **electronic** records also contain information which can be used for market analysis. For example, manufacturers and...

...regions as well as trends in 5 consumer preferences from the information contained in paper and **electronic** records. However, the maintenance and processing of paper and electronic records presents difficult challenges. First...

14/3,K/19 (Item 16 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00467891 **Image available**

**SYSTEM AND METHOD FOR PROCESSING MULTIPLE FINANCIAL APPLICATIONS USING A
THREE-TIER VALUE NETWORK
SYSTEME ET PROCEDE DE TRAITEMENT D'APPLICATIONS FINANCIERES MULTIPLES AU
MOYEN D'UN RESEAU DES VALEURS A TROIS TIERS**

Patent Applicant/Assignee:

KEILANI Badieh Z II,

Inventor(s):

KEILANI Badieh Z II,

Patent and Priority Information (Country, Number, Date):

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Application: WO 98US12408 19980616 (PCT/WO US9812408)

Priority Application: US 9749783 19970616

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English Abstract

A three-tier, **client - server** system and method provides improved financial services over a **network** and processes **financial transactions** among many user accounts and service providers, and automatically routes and receives **financial transaction** messages or other financial or account information, reviews account information and other financial data, and updates the financial records of user accounts and service providers in accordance with the particular **financial transaction** being processed. The system and method also allows access and analysis of financial data to provide improved financial services over a **computerized network** system. The **financial transaction network** includes a data center operations portion containing business critical computing module, a **back office**, general accounting and smart suite financial applications module; and a data warehouse and decision support module. The data center operations can be accessed by, and communicates through, an enterprise **network** backbone. The system also includes middle-tier application **servers** which are also accessed by, and communicate with the enterprise **network** backbone. Application **servers** can further be accessed by, and communicate with the bottom tier, front end **clients** over a proprietary virtual private extranet. And application **servers** can also further be accessed by the Internet, through the World Wide Web, and Java...

14/3,K/20 (Item 17 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00363084

**METHOD AND SYSTEM FOR PROVIDING CREDIT SUPPORT TO PARTIES ASSOCIATED WITH
DERIVATIVE AND OTHER FINANCIAL TRANSACTIONS
PROCEDE VISANT A FOURNIR UN SOUTIEN AU CREDIT A DES PARTIES ASSOCIEES ET
AUTRES TRANSACTIONS FINANCIERES ET DISPOSITIF CORRESPONDANT**

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Claims

Claim

... of collateralization support process of the present invention will now be described from a GCSS **customer** point of view.

Selection of GCSS Processing Cycle

As illustrated in Figs. 13A to 13B, the GCSS supports Asian, American and European time zones by providing its **customers** in USA, Europe and Asia with the option of using one of two time-zone...

...optimization is performed. The first cycle shown in Fig. 13A is designed to accommodate GCSS **customers** in Asia and Europe, whereas the second cycle shown in Fig. 13B is designed to accommodate GCSS **customers** in the United States (USA). **Customers** agree which of the two main cycles they will...

...office personal supporting MTM computation and like processes are awake and working for the GCSS **customer** in the normal course of business. If there is no window of communication practicable between...

...5 or so hours before the Asset Movement Optimization Process is prescheduled to occur, GCSS **customers** are provided a time window (the "Notification Period") within which they may or may not transmit by way of their GCSS **Customer Workstation**, their exposure number (i.e., mark-to-market figure) for each credit support agreement. During...of the corresponding credit support agreement. At this stage of the GCSS process, each GCSS **customer** is presented with at least three options, namely: (1) to issue one or more asset...

...that GCSS users may issue to the GCSS by way of pressing function buttons on **workstation** GUI-screens prior to the asset movement stages of the GCSS process: Release of Securities...

...i.e., requests) which I 0 are issued by the manual initiation by the GCSS **customer**. Various techniques for moving credit support assets within the GCSS will be described briefly below. Credit support assets can be transferred between GCSS **customers** (i.e., counterparties to a credit support agreement) by issuing asset movement instructions to the time credit support asset transfers between GCSS and non-GCSS **customers** can be achieved by way of asset-related instructions which transfer assets into or out of the GCSS account. As shown in Fig. 15A, GCSS **customers** who choose not to cover by "manually - 154
SUBSTITUTE SHEET (RULE 26)
initiated" asset movement...

...asset movement operations, the resulting positions of the counterparties, etc. In an alternative embodiment, the **customers** can be given I 0 the option to cover their credit exposures using the Optimized
...

...or another. As illustrated in Fig. 1413, the G-CSS will thereafter automatically notify a **customer** of the need to bring more assets into the system to meet new, higher credit...

...of a "margin call". During this shortfall/EXCESS Notification Period, the GCSS will also notify a **customer** of an excess of credit support assets. **Customers** are given a time period after "Shortfall Notification," in which to manually move assets in...

...notified shortfall in credit support assets. In order to achieve a cure thereof, each GCSS **customer** may move assets to their GCSS account using any one of the following ways: (1...

...assets from a clearing and settlement account in LCS system, and transfer them to the **customer**'s GCSS account; (3) entering into a securities borrowing arrangement within the LCS subsystem to...

...the required securities; or (4) moving eligible securities over a cross-border link into the **customer**'s CTCSS account in the LCS system, by instructing the GCSS Operator to deliver eligible securities to the designated depository for those securities, for subsequent deposit into the **customer**'s GCSS account. Such deliveries to GCSS are timed according to the cross-border link...

...used. Credit exposure and asset management are facilitated by the GCSS periodically reporting to each **customer** on the following matters: available positions, i.e., **customer**'s own I O securities/cash which it originated into the system and which are...

...exceptions (shortages not yet adjusted, 1 5 etc.). As a result of such reporting, GCSS **customers** are able to monitor their credit exposures and assets in GCSS. Accurate information on credit...

...etc. For example, various type of reports can be produced for GCSS participants. Where a **customer** has several accounts, GCSS shall aggregate their accounts so that they have a consolidated view...

...Reports provide for roll-ups and hierarchical account 156
SUBSTITUTE SHEET (RULE 26)
structures that **customers** create in the GCSS. The GCSS credit income from GCSS securities directly to the holder...

...GCSS has no knowledge of a non-GCSS party, it is necessary for the GCSS **customer** to issue all coupon payments to their non-GCSS counterparties. The GCSS will credit income...

...cash balances in the GCSS to the holder of cash. In the illustrative embodiment, GCSS **customers** would be charged by the GCSS Operator for: securities transfers into and out of the GCSS, **customer**-initiated substitutions, out-of-pocket expenses incurred in relation to securities which exit or enter the system; and extraordinary expenses incurred by the GCSS Operator relating to specific **customers**. A comprehensive audit trail can be created so that all GCSS transactions can be recreated...

...the required loads. Likewise, the supply of gas resources from competing suppliers through a common **network** also requires periodic revaluation and re-allocation of resources between competing suppliers, users or both...

...defined by the accompanying claims to invention.

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CLAIMS

I A **computer**-based information **network** for use by a plurality of users located in **remote locations** around the globe in order to manage credit support agreements between parties engaged in **financial transactions**, said **computer**-based information **network** comprising:
(1) information storage means for recording various type of information

including (a) credit support...storage means; and

(4) information display means for displaying said information to users of said **computerbased** information **network** .

2 The computer-based information network of claim 1, wherein said information storage means comprises...

14/3,K/21 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00318441 **Image available**

SYSTEM AND METHOD FOR FACILITATING TRANSACTIONS UTILIZING CENTRAL AND REMOTE LOCATIONS

SYSTEME ET PROCEDE DESTINES A FACILITER LES TRANSACTIONS ENTRE UN EMPLACEMENT CENTRAL ET UN EMPLACEMENT ELOIGNE

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Inventor(s):

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Fulltext Availability:

Detailed Description

Detailed Description

... sales or

5 remote facility 14 is sited at a given remote location where potential **customers** are located whether stationary or portable, In this respect the system may be used to execute a transaction between the **customer** and the central facility or it may only provide assistance to the **customer** in his selection of goods and services which a local or remote facility are to...

...At the remote retail sales facility 14 an area is established where an array of **electronic** communications equipment is provided in accordance with the present invention for transmitting and/or receiving...

...services

or other goods and services between the central financial services facility 12 and the **customer** at the remote facility 14. More particularly, as seen in Fig, 1, such array of **electronic** communications equipment includes a modem 16, a digital **computer** 18, a speaker phone 20 or other means of conveying sounds, a monitor 22 or...rather than a speaker phone or external speaker may be used in instances where a **customer** wishes to speak privately with a representative. For an application of this system in homes...

...keys, a joystick, or a

microphone for voice input, In recording this product information the **customer** may then save or take the desired information with him for his later review which...

- ...suggested products or services as advised by the live representative or by the central facility **computer** . Such information might be recorded on 5 paper, magnetically such as upon a cassette, video tape, **computer** disc, CD, or a chip embedded or smart card, or by some other means, Comparably the central facility may record the transaction for later retrieval so the **customer** may continue where he left off at a later date should his interest renew or...
- ...purposes or for possible assistance in resolving disputes. Other means to verify identification of the **customer** may be used comprising magnetically encoded badges or cards, or the use of eye or...